Facksonville and Florida

Facts

1905 - 1906



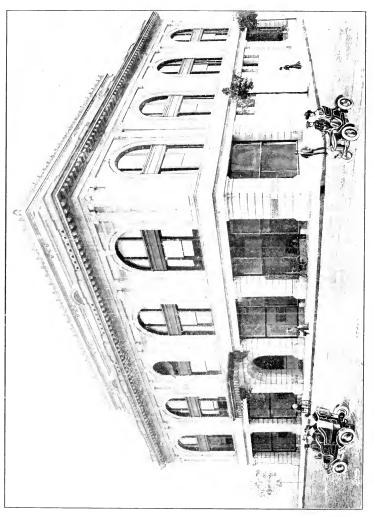


Book

	2		
		÷	







JACKSONVILLE AND FLORIDA FACTS

PREPARED FOR THE

JACKSONVILLE BOARD OF TRADE

ВҮ

CHARLES H. SMITH, SECRETARY

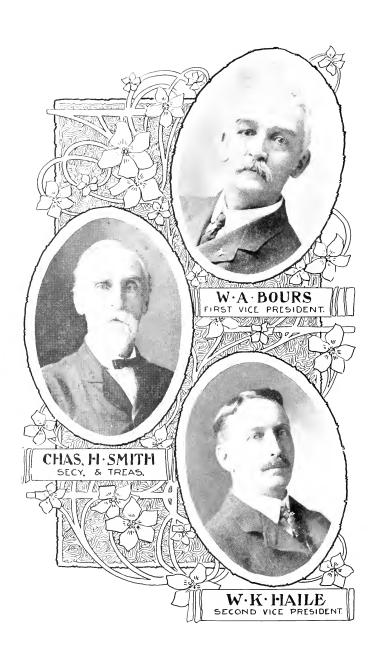
THE H. & W. B. DREW COMPANY JACKSONVILLE FLORIDA

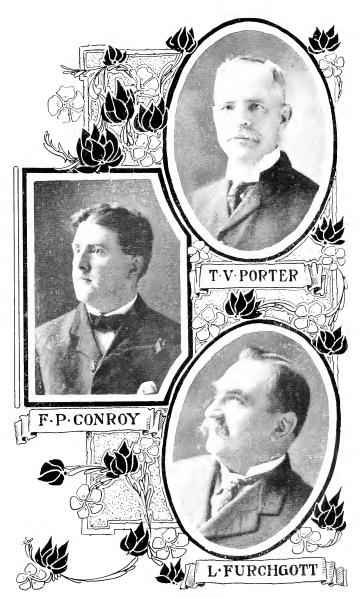
F: 10

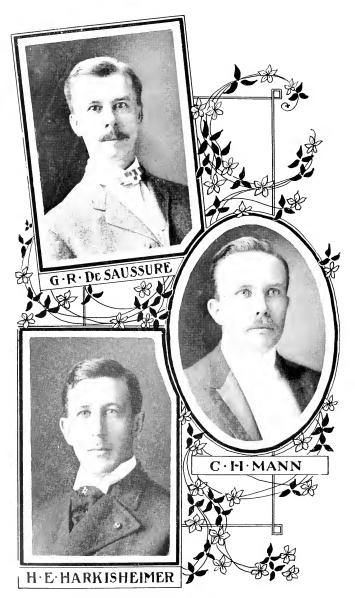
FEB 4 1910



C. E. GARNER, PRESIDENT.







BOARD OF GOVERNORS.

History of the Board.

Organized February 7, 1884.

The first meeting held for the purpose of forming a Board of Trade in Jacksonville met at the office of Col. John Q. Burbridge, January 31, 1884. Colonel Burbridge presided, and Henry S. Ely, Esq., acted as Secretary. About twenty business men attended; and, after a general discussion of the necessity of such an organization, a resolution was formally adopted declaring that "the interests of Jacksonville demand the organization of a Board of Trade."

Messrs, Jacob Huff, James R, Challen and J. E. Hart were thereupon appointed a committee to prepare an address to the citizens, asking their co-operation in organizing the proposed Board, and Dr. A. S. Baldwin and Messrs, John Clark, James R. Challen, John P. Varnum and Leopold Furchgott were appointed a committee to draft and report a constitution.

At a meeting held February 1, 1884, a constitution was reported and adopted.

At a meeting held February 18, 1884, Hon. George F. Drew, ex-Governor of Florida, and head of the hardware firm of George F. Drew & Co., was chosen President of the Board; and J. E. Hart, proprietor of the St. Johns Elevator and Hominy Mills, James M. Schumacher, cashier of the First National Bank of Florida, Morris A. Działynski, carriage, wagon and harness dealer, and John Q. Burbridge, real estate dealer, were elected Governors of the Board. At the same meeting the engrossed constitution was presented, and forty gentlemen subscribed their names to it as members. At this date, August, 1905, the membership is over four hundred.

The Jacksonville Board of Trade.

ITS OBJECTS.

The objects of this Board of Trade are to foster, encourage, and develop the mercantile and manufacturing interests of Jacksonville and

its suburbs, to collect, preserve, and circulate useful information concerning the city, its trade, industries and advantages; to study the workings of the great system of transportation, upon which our commercial and industrial prosperity so much depends, and to endeavor to remedy, by all proper means, the defects and abuses therein, so far as they injuriously affect our interests; to obtain fair and equitable rates of freight to and from Jacksonville, and prevent, if possible, discriminations in favor of other cities; to secure the abatement of vexations and unjust overcharges, and insure prompt settlements of damages on goods shipped; to encourage wise and needful legislation, and oppose the enactment of laws which might injuriously affect our manufacturing and commercial interests; to agree upon commercial forms and regulations; to promote integrity, fair dealing and good faith among, and adjust and determine disputes and differences between, business men; to inculcate the highest principles of honor, equity, and business morality in the community; to forward the improvement of our river and harbor and approaches thereto, the erection of needful public buildings, and the swift transportation and speedy and accurate delivery of the mails, by using our utmost influence to secure from the General Government that share of the National appropriations to which we are justly entitled; and, generally, to strive with united effort to increase the wealth, industries, influence, trade and population of the city of Jacksonville and its suburbs.

SOCIAL FEATURES.

The Board of Trade is not, as its name might indicate, a trading board where members meet daily to deal in market products or stocks and bonds, but is an organization for promoting the material interests of Jacksonville particularly, and the State generally. It has been found that, in addition to its regular monthly meetings, a more general interest is created and fostered by occasional collations and entertainments, which tend to promote good fellowship among its members.

The auditorium of the building (a picture of which is shown on another page) is freely opened for the use of conventions and other public meetings (excluding political meetings).

Until May 2, 1893, the Board of Trade was a nonincorporated body, and for the first nine years of its organization occupied rented rooms. But in 1893 the Board was duly incorporated under the laws of Florida, and, in conjunction with the Jacksonville Library Association and the Benevolent and Protective Order of Elks, a half lot was purchased at the northeast corner of Main and Adams Streets, bonds were issued to the amount of \$21,000, bearing six per cent interest, and a building was

erected for the joint occupancy of the three organizations. This building was destroyed in the great fire of May 3, 1901. But in 1903 an additional half lot was purchased, new bonds were issued to the amount of \$50,000 (the old bonds having been paid off by the amount received from insurance), and a new building was erected, much larger and finer than the old one, of which the Board of Trade is the sole owner.

Jacksonville-What It Is.

- It is a cosmopolitan city.
- It has a ropulation of about 48,000,
- It is located on the noble St. Johns River, which, with its tributaries, affords 1,000 miles of inland navigation.
- It has a water front of seven and two-tenths miles. Its area in square miles is seven and six-tenths.
 - It is the gateway to Florida and the West Indies.
 - It is further west than any other Atlantic port.
- It is nearer than any port north of Charleston to St. Louis and the Northwest.
- It is within a short distance of the great coal and iron regions of Alabama.
- . It has direct communication with every important city in the United States via ten railway systems.
- It has direct ocean steamship communication with Boston, New York, Philadelphia and Baltimore.
- It is better located than any city farther north for the trade with the eastern coast of South America.
 - It has become one of the principal naval stores marts of the country.
- It has a floating dock of 4,200 tons capacity (the largest private dock south of Newport News, Va.), also two large ship yards.
 - It is the business metropolis of Florida.
- It has seven banks of which the combined capital and surplus is \$2,550,000.
 - It has twenty-eight wholesale groceries.
 - It has wholesale and retail houses in every line of merchandise.
 - It has about two hundred factories, great and small.
- It has ten great saw and planing mills, and sash, door and blind factories.

The American De Forest Wireless Telegraph Company has a station here.

The Sonthern Bell Telephone has about two thousand subscribers, and has long-distance telephone service to New York and other Northern cities.

Its annual trade is about \$100,000,000.

It is a desirable place of residence, its mortality averaging ten in one thousand—the lowest in the United States.

It has a delightful climate, with a mean temperature of seventy degrees, and is cooler in summer than most Northern cities.

It has churches of all denominations.

It has good schools and a fine business college.

It has an opera house and other places of amusement.

It has a number of fine buildings devoted to social and charitable purposes, viz.: Seminole Clubhouse, Benevolent and Protective Order of Elks, Wheelmen's Club, Woman's Club, Masonic Temple, Odd Fellows Hall, Daniel Memorial Orphanage, Home for Aged Women, St. Lukes Hospital, St. Marys Home, Confederate Veterans Home, DeSoto Sanatorium.

It has a fine public library (Carnegie's).

It will shortly have an up-to-date Young Men's Christian Association Building.

It has twenty miles of trolley lines; over ten miles of brick pavements; about fourteen miles of shell street and drives already constructed and provided for by ordinance, and several beautiful parks.

It has gas and electric light plants.

It has artesian wells yielding 5,000,000 gallons of pure water daily.

It has an excellent sanitary and drainage system.

It has an efficient fire department, and a fire-alarm telegraph.

It has excellent daily and weekly newspapers and monthly magazines.

It has twenty feet depth of water in the St. Johns River between Jacksonville and the ocean, with good prospects of having twenty-four feet in the immediate future.

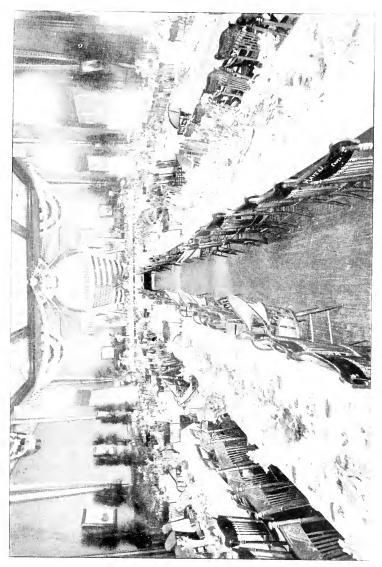
It is within thirty minutes' ride of one of the finest ocean beaches in America.

It has the largest and most influential Board of Trade in the South.

On May 3, 1901, over 2,600 buildings in the principal business and residence part of the city were destroyed by fire, involving a loss of about \$15,000,000.

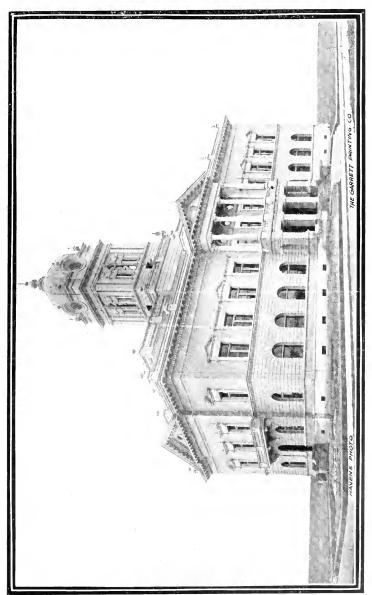
At this date (August, 1905) over 5,000 buildings have been or are being rebuilt, the value of which exceeds \$30,000,000.

Jacksonville prospers by the development of the State of Florida.

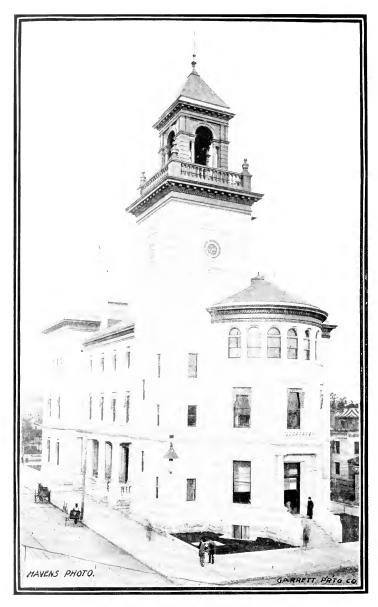


BOARD OF TRADE ALDITORIUM, BANQUET IN HONOR OF PRESIDENT ROOSEYELT,

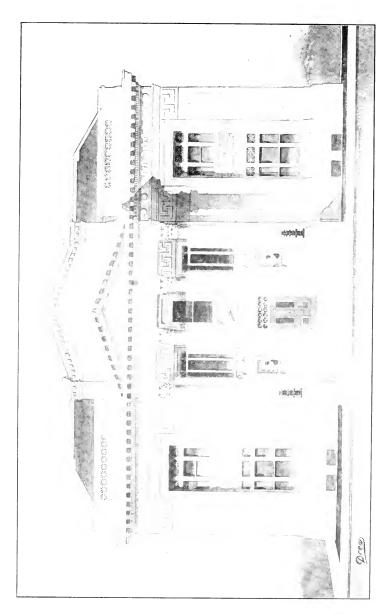
MUNICIPAL BUILDING.



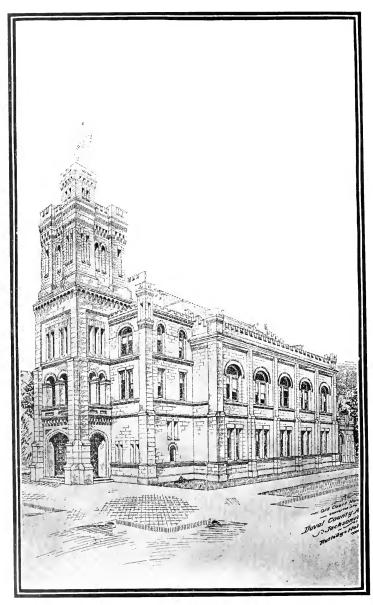
DUVAL COUNTY COURT HOUSE.



THE UNITED STATES GOVERNMENT BUILDING.



JACKSONVILLE (CARNEGIE) PUBLIC LIBRARY.



THE ARMORY.

The Opinion of Hon. Leslie M. Shaw, Secretary of United States Treasury.

"What do I think of Jacksonville? I think that it is one of the best towns I have ever visited. It is a gem for business, and from what I learn of the State, both from the people here and from what comes to me in an official way, it is one of the most prosperous States in the Union.

"I greatly enjoyed my meeting with the Jacksonville Board of Trade. I learned one thing: That it is one of the most active bodies that I ever met, and I was gratified to know that there was a great deal of interest in the discussious which arose during the reception. I was glad to see the spirit of business predominated over politics. It speaks well for Jacksonville and the State.

"To say that I have enjoyed my visit to Jacksonville would be putting it mildly. I have had a most enjoyable time. I have met bankers and other business men who have enthused me with their business methods and their great enterprise. The bankers whom I have met are among the leading business men of the South, and I find that they are enthusiastic and alive to the business interests of their States. Of course if I had selected the time to come to Florida I would have named January instead of June, but I have really found the climate here delightful for all that.

"I do not say it because I am in this part of the country, but I have always responded when there came a request for money to place in the banks of the South. I have admired the manner in which the business men of the South have labored for the business interests of their sections, and it has certainly been a pleasure to me to have met so many of them while on this trip."



Jacksonville's Splendid Location for Trade.

The fact that Jacksonville is farther west than any other Atlantic port in the world is worthy of consideration. The coast line turns slightly west of south from New York to Cape Hatteras, to the mouth of the St. Johns. On account of this trend of the ocean to the westward Southern ports are nearer to the geographical center of the country than are the ports of the North.

Jacksonville is nearer than any port north of Charleston to St. Louis, Kansas City and all parts of Missouri, Kansas, Nebraska, South Dakota and Montana, and the States west and south of them, and is nearer to them than is Charleston or Savannah. Coming farther south, Jacksonville is the nearest Atlantic port.

This is true of distance in a direct line. Practically the same is true of distances by direct rail. The railroad map is constantly being changed by the addition of new lines. The distance in a straight line never changes, and it is the ultimate possibility of railroad development.

Another natural advantage that Jacksonville has in transportation from the interior is found in the fact that the lines to this city come south of the mountains. The most direct line to the geographical center of the country would pass through mountains only near Birmingham, where they are not high as farther to the north and west. Jacksonville can be reached without the necessity of such heavy grades as are necessary farther north, and as a result engines can pull heavy trains, thus making a saving in reaching Jacksonville that could not be made in reaching the coast farther north.

All that is needed to make this city a great shipping point—a point from which the business of the country can be more economically handled than it is handled now—is deeper water. An appropriation to secure a depth of water at Jacksonville sufficient to float the largest ships in the world would, of course, benefit this place more than any other, but its benefits would extend to a greater or less extent across the country, and to some extent would be felt by producers a thousand miles distant. Harbor improvement is never purely local in its benefits. The cities of the interior get their share. This much has been said without special reference to the South American trade. Jacksonville is better located than any other city farther north for the trade with the eastern coast of South America—a trade that our producers are making effort to gain. Nothing will help so much to gain it as deep water through ports on the most direct route. It is especially true that so far as the South

American trade is concerned every American who produces for export is interested in the improvement of the extreme southern harbors of the United States.

The recent appropriation by Congress of \$1,300,000 for the improvement of the St. Johns insures us twenty-four feet of water from Jacksonville to the ocean as soon as the work can be accomplished for which the appropriation was made.

NAVAL STORES.

The growth and development of the naval stores business is interesting and worthy of special notice. Manufacturers and exporters of these products of the vellow pine forests first began at Norfolk, Virginia. As the forests were denuded in that section, Wilmington, North Carolina, became an important shipping port; and for years the "Old North State" was considered the home of tar, pitch and turpentine. Charleston, South Carolina, followed Wilmington, and was succeeded by Savannah, Georgia, through which port large quantities of naval stores are still handled, but the business, according to the recent report of the Savannah Board of Trade, is gradually declining, and now Jacksonville, Florida. is coming rapidly to the front. The reckless and wasteful methods that have heretofore prevailed among the operators have "killed the goose that laid the golden egg" in most of the States named. The Herty-cup system, which is now being largely adopted, will prolong the life of the trees indefinitely, and transform a transient into a permanent business in Florida.



Banking Figures Show City's Growth.

The remarkable growth of Jacksonville is best demonstrated by the increase in the figures connected with the Clearinghouse which is conducted at the Commercial Bank.

Figures from August 1, 1903, to August 1, 1904.

August	2,325,786.08
September	2,656,400,45
October	3,329,548.69
November	2,971,665.31
December	3,265,912.45
January	3,354,540.94
February	3,465,866,59
March	3,815,615.94
April	3,716,545,56
May	3,652,010.78
June	3,476,623.50
July	3,321,561.15
•	

\$ 39,352,098.44

Figures from August 1, 1904, to August 1, 1905.

August	3,381,098.77
September	3,208,433.66
October	3,620,976.63
November	3,881,629.12
December	4,310,546.35
January	5,041,683.16
February	4,423,910,12
March	5,507,996.71
April	4,652,102.80
May	5,537,340.13
June	4,712,518.95
July	4,696,278.69
_	

\$ 52,974,529.09 39,352,098,44

Increase over the previous year...... \$ 13,622,430.65

Jacksonville as an Important Food Market.

TWENTY-NINE WHOLESALE GROCERY HOUSES, WHICH IS MORE THAN
NEW ORLEANS (WITH TEN TIMES THE POPULATION)
AND SAVANNAH COMBINED.

Jacksonville has twenty-nine wholesale grocery houses doing an annual business of more than \$12,000,000. This is more than New Orleans has, which is a city of ten times the population. It is more than Wilmington, North Carolina, Charleston. South Carolina, and Savannah, Georgia, combined, have. The wholesale business of New Orleans, Wilmington, Charleston and Savannah has been the gradual development of more than one hundred years. The wholesale business of Jacksonville has been a development of less than twenty years.

The firm of C. B. Rogers & Co. started business in Jacksonville in 1886. At that time there were two wholesale grocery houses in Jacksonville, Wightman & Christopher, and Tysen & Smith. At that time the annual wholesale business done in Jacksonville was exceedingly small. The large wholesale grocery establishments of Charleston, Savannah, New Orleans and Mobile controlled the Florida business. With the advent of the C. B. Rogers Co., the wholesale business of Jacksonville received an impetus that has pushed it up to its present magnificent proportions. New concerns entered the field each year and the development was gradual until about three years ago.

The foundation of the naval stores business in Jacksonville about four years ago, brought about by the establishment of the Florida Naval Stores Company and the Mutual Naval Stores Company, had a remarkable effect on the wholesale grocery business. Almost coincident with the establishment of these companies, and the consequent development of the naval stores industries of Florida, was the establishment of many wholesale grocery houses. When the Consolidated Naval Stores Company was formed by a merger of the Florida Naval Stores Company, the Mutual Naval Stores Company and naval stores companies of Savannah, Brunswick and Pensacola, renewed activity in the wholesale grocery business was begun. A movement of large and prosperous concerns from Brunswick and Savannah to Jacksonville, which began soon after the formation of the first naval stores companies in this city, rapidly materialized into the present remarkable showing. One of the most

important factors in the development of this business in Jacksonville is the great advantage enjoyed by this point in cheapness and facility in making shipments. Jacksonville's importance as a terminus of the great Southern railroad systems of the country and as a scaport gives the business houses located here peculiar advantages in the way of freight rates from the markets, and its position as the gateway to Florida places it advantageously as a distributing point for the larger part of Florida and a considerable part of Southern Georgia and Alabama.

The result of this development of the wholesale grocery business of Jacksonville has been the wresting of the control of Florida business from other cities and placing it almost entirely in the hands of Jacksonville merchants. That all of these wholesale business houses of Jacksonville are enjoying prosperity and are annually increasing their business is an evidence of the healthy business condition of all Florida. Traveling salesmen representing the large manufacturers of food products in the country come to Jacksonville many times a year. They are most reliable barometers of business conditions. They report that Jacksonville merchants are large buyers and that they discount their bills, thus making them among the best customers that they have in the country.

This development of the wholesale business in Jacksonville has brought along with it the development of another branch of business. Manufacturers of food products are now represented in this city by brokers, and the number of brokers and the amount of business done by them has kept pace with the progress of the wholesale grocery establishments.

This development is by no means a past development. It is going on now. New business houses of this class are being established almost every month. For the year 1904 two concerns with large capital have commenced business in Jacksonville, and the development bids fair to continue throughout the year as it has begun.



Jacksonville as a Place of Residence.

There is probably no city in the United States that offers so many attractions as a place of residence as does the city of Jacksonville. It is situated on the banks of the noble St. Johns River, a river which extends almost the entire length of the State, and which affords ample opportunities to sportsmen, yachtsmen and fishermen to indulge in their favorite pastimes. It is within forty minutes by rail of the Atlantic Ocean and one of the finest seaside resort hotels in America. Standing upon high ground and well drained by creeks that flow through it, and by the great river sweeping round it, the city enjoys advantages of fortunate sanitary topography, and its natural healthiness has been improved by perfect drainage, sewerage and other necessary sanitation. It has a splendid supply of almost chemically pure water, obtained from artesian wells which are sunk to the depth of about one thousand feet. The climatic conditions are as near perfect for pleasurable existence as can be found in America. It is not only a very attractive winter resort, but even the summers are not as uncomfortable as in most Northern cities, for it is fanned by delightful breezes from the Atlantic Ocean. The population is cosmopolitan—probably as much so as any city of its size in the United States-and strangers who come here to make this their home always find a generous and hearty welcome. school advantages are excellent, and are being rapidly improved. There are churches of all denominations, and the very best amusements are afforded the people of the city. Jacksonville being on the Southern circuit, the best attractions that visit the largest cities of the South come to Jacksonville. Trolley lines run through all parts of the city and into the suburbs, and there are a number of fine parks and pleasure resorts. There are miles of paved streets and beautiful shell drives. The mortality reports show that Jacksonville is one of the healthiest cities in this country.

Since the great fire of May, 1901, not only have fine business blocks been erected, but many costly and elegant residences, and in the suburbs, which were not touched by the fire, there are as handsome residences as can be found in any city of its size. There are also numerous dwellings of more modest type, which are the homes of traders and mechanics, of which they themselves are the owners. It may be imagined that because Jacksonville is in the extreme South that it is an isolated city, but with nine railroads extending to all portions of the country.

and elegant Clyde steamships running tri-weekly to New York and Boston, and not only telegraphic communications with all parts of the world, but with long-distance telephone, it is in touch with all the great business centers of the country.

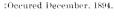
Parties who desire to move South in order to avoid the rigorous winters of the North, or those who are seeking a healthy resort with ideal climatic conditions and social advantages, certainly should visit this city to investigate its advantages before locating elsewhere.

Temperature and Precipitation Data for 33 Years at Jacksonville, Florida, as compiled by U. S. Weather Bureau Officials.

MONTHS	Maximum Tempera- ture	Minimum	Mean	Average Rainfall
January	81	*15	55	3.0
February	86	†10	58	3.4
March	88	26	63	3.5
April	92	34	68	2.9
May	98	46	75	4.0
June	101	54	80	5.5
July	104	66	83	6.2
August	101	64	82	6.2
September	98	49	78	8.2
October	92	40	71	5.2
November	86	36	63	2.4
December	81	114	56	3.1

^{*}Occured January, 1886.

 $[\]dot{\gamma}$ Occured February, 1899. This was the coldest weather in 60 years





To Investors.

The financial condition of the city of Jacksonville is very satisfactory. The total indebtedness of the city is represented by bonds to the amount of \$1,368,000, payable May 15, 1924, with interest paid semi-annually at five per cent per annum. The city has no floating indebtedness.

Four hundred thousand dollars of the bonded indebtedness was issued November 15, 1901, of the Waterworks and Electric Plant, public buildings and street payements, and to pay all the outstanding indebtedness not secured by bonds.

The city of Jacksonville has never defaulted in the payment of any of its bonds, and has pledged, to secure its bonded indebtedness, the Waterworks and Electric Plants owned by the city of Jacksonville. The city owns probably as good a waterworks plant as is owned by any city of its size in the country, and derives its water supply from artesian wells, driven about ten hundred feet deep, which furnish an abundant flow of pure water. The city furnishes to its residents a supply of artesian water at twelve dollars per annum for each house, allowing for that sum an average of three hundred gallons per day by the year.

The city also owns an electric plant thoroughly up to-date in all respects, and furnishes electricity to all its residents at the rate of seven cents per thousand watts for incandescent lights, and seven dollars and fifty cents per month for two-thousand candle-power arc lights.

There is no other city in the country as well and as cheaply lighted. A family of ordinary size can light for two dollars per month if the lights are economically used, and ninety-five per cent of the residences in this city are thus lighted. The profit out of commercial lighting pays all the cost of operating the plant, and leaves a handsome surplus.

The profits of the water and electric plants had, for some years prior to the great fire of May 3, 1901, paid the entire interest on bonded indebtedness of the city, and, after paying all expenses of operation, left a surplus every year for extension of those plants, and will, beyond doubt, be able to continue to pay hereafter the entire interest on the bonded debt, with a continually and rapidly increasing surplus, so that the bonded indebtedness of the city can not properly be said to be a burden upon taxable property of the city.

Upon which the tax levy is sixteen and two-tenths mills on the dollar, excepting upon that part of the property which lies in the outskirts of the city beyond reach of fire hydrants, upon which the tax levy is twelve and one-half mills only.

It is considered that the assessment of real estate is two-thirds the salable value of the property, but on personal property the assessment is very much less, and it is safe to say that the city taxation does not equal one cent on the dollar on the salable value of the property within the city.

Jacksonville's Progress.

During the past twelve months eighty-five companies have been chartered, with an aggregate capital of \$11,217,000.

The following is a list of charters recorded by the clerk of the circuit court:

6.11	viiit viiitti,	
1	company, the capital of which is\$	1,250,000
4	companies capitalized at \$1,000,000 each	4,000,000
4	companies capitalized at \$500,000 each	2,000,000
1	company capitalized at	300,000
2	companies capitalized at \$250,000 each	500,000
1	company capitalized at	200,000
1	company capitalized at	125,000
15	companies capitalized at \$100,000 each	1,500,000
1	company capitalized at	75,000
1	company capitalized at	60,000
11	companies capitalized at \$50,000 each	550,000
1	company capitalized at	45,000
1	company capitalized at	35,000
:;	companies capitalized at \$30,000 each	90,000
8	companies capitalized at \$25,000 each	200,000
30	companies each capitalized at from \$1,000 to \$20,000	2,870,000

85 \$11.217,000

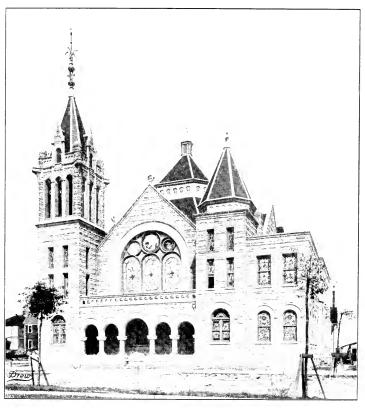
There are other projects contemplated and under way, involving an expenditure of millions more.

ST. JOHNS EPISCOPAL CHURCH.

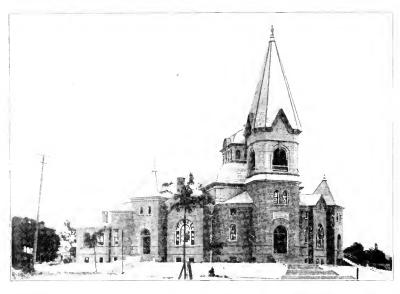
UNION CONGREGATIONAL CHURCH.

FIRST CHRISTIAN CHURCH.

SNYDER MEMORIAL M. E. CHURCH.

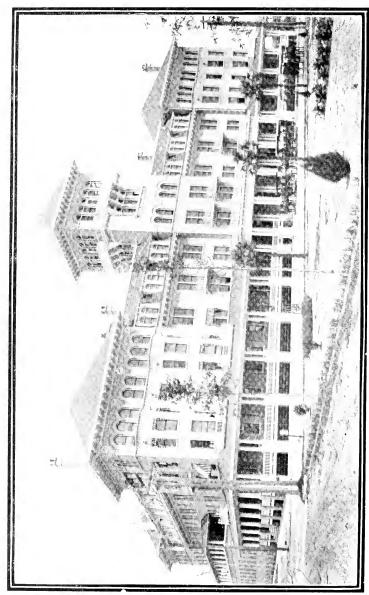


FIRST BAPTIST CHURCH.



BETHEL BAPTIST INSTITUTIONAL CHURCH. (Colored.)

DUVAL HIGH AND GRAMMAR SCHOOL



Spirit of the South at Jacksonville.

FIRE-SWEPT THREE YEARS AGO—RESTORED AND PROGRESSIVE To-DAY.

Editorial Correspondence Manufacturers' Record.

Jacksonville, Fla., May 23, 1904.

On May 3, 1901, Jacksonville was swept by fire, which started at midday. At 6 o'clock nothing was left standing in an area of more than four hundred acres. More than 2,600 houses were burned, a very large proportion of them of the better class of residences, as well as business houses, and that night 14,000 people, out of a total of about 30,000, were homeless. The aggregate loss was about \$16,000,000, with insurance of \$6,000,000, leaving a net loss of about \$10,000,000. This means a gross loss of \$500 for every man, woman and child, white and black, in the city, or a net loss per capita over insurance of above \$300. The magnitude of this can be appreciated when compared with the extent of Baltimore's fire. Had the loss in Baltimore been as great in proportion to population as in Jacksonville, the gross loss would have been over \$250,000,000, the net loss beyond insurance over \$150,000,000, and 250,000, or nearly one-half of its population, would have been homeless. It was such a situation as this that Jacksonville faced on the night of May 3, 1901. How did it meet the emergency?

The morning after the fire Jacksonville faced a situation before which the stoutest heart might well have been appalled; for, unlike the Baltimore fire, which was confined to the business district, the Jacksonville fire swept away residences and business houses alike. Three years have passed and, except for the destruction of the beautiful shade trees which lined the streets of the city, it is a far greater and far more attractive city than before the fire. The old houses have been replaced by new and modern structures. Where 2,600 houses then stood there are now considerably over 3,000, costing nearly \$25,000,000. Business of every kind has expanded, men have taken broader views of Jacksonville and its future and of the whole State, and during my stay here I have not been able to find a single pessimist. Optimism rules everywhere, Stir, activity and life are in the air. In the hotels, in the clubs, everywhere, men are talking of the prosperity of the State, of the great development in diversified agriculture, of the phenominal profits which are being made in early vegetables—profits surpassing the stories told about the fortunes made in fruit-growing in California. When the great freeze practically destroyed the orange industry of the State it was

supposed that Florida had received a blow from which it might never fully recover. On the contrary, it is today regarded by everyone in the State, except the immediate losers by the freeze, as a great blessing. It turned the attention of the people from oranges, on which all interest was being centered and on which the prosperity of the State was then staked, to diversified farming, to pineapples, tomatoes, potatoes, strawberries, celery, and many other things which are yielding profits that sometimes read almost like a fairy tale, but which are proven by bank accounts. Moreover, with a better understanding of the orange business, and with a knowledge of the fact that once in a long period there may come another destructive freeze, the growers have adopted better methods and are better able to protect their trees should it ever come. For the first few years after the freeze this industry languished, but gradually men of energy took hold of it again, and crange-growing promises to prove as great in extent and far more profitable than it was before—the estimate of some being that this year's crop will reach 3,000,000 boxes. It is by no means improbable that below the frost line there will be developed an orange industry rivaling that of California, where 9,000,000 boxes are now raised. But the entire orange business in Florida might be destroyed, and still the State would become one of the most prosperous in the Union. With its diversity of soil, its great lumber and turpentine interests, its phosphate business, its charm of climate for winter tourists, it has, outside of the orange business, sources of wealth sufficient to bring an abundant harvest of prosperity. It is just beginning its real development, just beginning to command the attention of the outside world, and its own people are just beginning to realize the greatness of their opportunities.

But coming back to Jacksonville. The spirit of the town is illustrated in the Board of Trade, an organization intended not for trading purposes, but which has been formed for the exclusive object of the general advancement of the city. The annual dues are \$20.00, and in a town of thirty-five thousand people it has about four hundred members. After the fire it was decided to erect a handsome Board of Trade building at a cost of \$50,000, and bonds for this amount were promptly taken by the members. The new building is a very attractive structure, with a main hall intended for special meetings, with a capacity for seating five hundred to six hundred people. It is proposed to enlist the co-operation of the good women of the city by giving in this room three or four public meetings or receptions a year, to which the women will be welcomed. At the opening of the Board of Trade building on May 18, probably one-half of the audience were ladies. Rents from portions of the building not needed for the purposes of the Board pay the interest on the bonds, taxes, etc., and leave some surplus towards the general work of the organization. The spirit of this body—live, active, energetic, always doing things for the advancement of the city—is admirably typical of the spirit of Jacksonville, from which Baltimore especially, and all other cities, could learn some valuable lessons. Jacksonville is the best illustration which I have seen of vitrified brick paving. Broadly speaking, the entire city is splendidly paved with vitrified brick, and it is the cleanest city of which I know. Its streets look like they had been scoured every night. This feature especially impressed itself upon me by reason of having just left the dust and dirt and debris of Baltimore, where municipal incompetency has so signally failed in making progress towards cleaning up the city after the fire.

Nowhere in the country have I heard more optimistic talk nor seen greater evidences of rapidly increasing prosperity than in Jacksonville, and people from all parts of the State tell the same story of conditions throughout all Florida. The business men are alert and energetic, as illustrated in the case of one concern, and that was but typical of many. A big hardware house in ten days after the fire had built a new house one hundred feet square and stocked it with \$39,000 worth of hardware, all of which had in the meantime been brought from the North and West. That is a spirit of hustle and "go" which is doing things here, and which did things at the time of the fire. The hotels are crowded and are constantly turning away people, even at this season of the year, and additional hotel accommodations are badly needed. The whole place reminds one very strongly of the energy and the spirit of co-operation which, away back in the early eighties, gave Atlanta such a start that it has never since had time to slack up.

With the deepening of the bar at the mouth of the St. Johns (and the St. Johns River, a mile and a half wide at Jacksonville, is a stream which for magnitude and beauty has never been appreciated), now under way, twenty-four feet have already been obtained, though this was not at low water, and it is not officially announced by the army engineers, Jacksonville ought to become one of the leading ports of the Atlantic coast. The St. Johns River, running up hill as it does, or from south to north, is really a magnificent stream, and when once ample depth has been secured across the bar Jacksonville will have a harbor surpassed by few places. At this point the river makes a bend, which gives a frontage here of many miles. The Atlantic Coast Line owns as an inheritance from the Plant System an unusually attractive body of land with a very long water frontage covering some hundreds of acres at a point where the river is fully a mile and a half wide, judging not by actual measurement, but by the eye. Here it is proposed to spend about \$1,500,000 in developing terminals, piers and wharfs for lumber and naval stores, phosphate, etc., with the most modern facilities for handling such products, the intention being to make this an ocean outlet for a vast traffic, drawing to this port cotton, lumber, turpentine, and other freight from the whole wide stretch of territory reached by the Coast Line and its connections. With a harbor far greater than has been appreciated by the business world (in fact, a harbor which ought to guarantee all needed government aid to secure any depth desired in the river, since there is ample depth across the bar) Jacksonville ought rapidly to take rank as an export city of commanding importance. Certainly if untiring energy, if hearty, whole-souled co-operation, if broad views of broad-minded men of energy and push account for anything in this world, then Jacksonville may safely be ranked as among the coming great business centers of the South.

R. H. E.

AGeographical Description of Florida.

It is essential to those contemplating the establishment of homes in a new country, that they have a fair idea of the geography of the section in which they are interested; so, considering the position of Florida, and its unusual conformation, a knowledge of its geography becomes interesting as well as necessary. Florida is the most southerly State in the United States, and lies between 2415 degrees and 31 degrees north latitude, and between 80 degrees and 88 degrees west longitude from Greenwich. The total area of the State is put down at 59,268 square miles, or 37,931,520 acres; of this area, according to the latest United States census, the total land surface is 54.240 square miles; the total area covered by water, composed of lakes, rivers and ponds, is 5.028 square miles. The length of the State from its northern boundary to the south end of the peninsula is something over four hundred miles, the average width of the peninsula is about one hundred miles, and that portion of the State lying along and between the States of Georgie and Alabama and the Gulf of Mexico averages about sixty miles in width, though much narrower in some places.

From its geographical position, being in the same latitude as the northern half of Mexico and southern China, it is natural to suppose that the climate is hot, but its comparative degree of heat is not accurately indicated by its latitude, because the temperatures that might be expected from its geographical position are controlled in great measure by its peculiar shape, bringing the whole surface in close proximity to the ocean currents which influence to a great degree its

entire climatic conditions. The narrowness of the State and its consequent exposure to the fructifying influence of the balmy ocean winds produces a pleasantness and salubrity of climate, and a power of vegetative production truly wonderful.

The surface of the State, taken as a whole, is comparitively level; the most level portion being in the east and southern sections of the State, though there are numerous points in the parts just mentioned where considerable areas of country are from one hundred to two hundred and fifty feet above sea level; in the northern, north central and western portions of the State the greater portion of the country is quite hilly, many points having an altitude of two hundred to three hundred feet above tide water.

Of the geographical features most important the most noticeable is the great length of coast line, almost 1,200 miles, which is also remarkable for the great numbers of bays, making the entire coast accessible, and containing a number of the finest harbors in the United States. Into these bays flow numerous streams, many of them navigable, plied by numerous lines of steamboats, that supply facilities for commercial intercourse with interior points. A number of these rivers flow entirely across the State (the St. Johns River runs almost the entire length, rising far to the south and flowing due north), and in almost every case have at their months safe harbor for vessels in coasting trade, as well as for vessels of large draught. The principal harbors on the Gulf Coast are Pensacola, Tampa, Charlotte Harbor, Key West and Carrabelle, and on the Atlantic Coast, Fernandina, Jacksonville and Miami.

Throughout the history of the world experience has invariably shown those countries blessed with water facilities for travel, transportation and counnerce, are the ones that accumulated the greatest wealth, were prosperous and progressive. Florida has these facilities to a greater extent than any other state, for practically all of her territory is in close touch with the commerce of the ocean, through her harbors, where her products may be transported to other climes or exchanged for wares from other parts of the world.

Florida's Extent.

THE EVERGLADES STATE IS LARGER THAN MOST FOLKS IMAGINE.

But few people have any conception of Florida's extent. Jacksonville is about as far north of Miami as she is south of Charlotte, North Carolina; about as far north of Key West as she is south of Danville.

Virginia. Ignorance of the extent of Florida leads to many amusing mistakes. We sometimes hear the railroads of the State charged with making poor time. Why, it takes over twenty-four hours to go from Pensacola to Miami. The man who makes this remark would think he was traveling on a flier if he made the trip from Pensacola to Chicago in the same length of time it would take him to go to Miami. But there is very little difference in the distance. A land trip from one end of Florida to the other is as long as from the lakes to the gulf. A citizen of Maine who makes up his mind to come south may get on the cars and pass through Maine, New Hampshire, Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, the District of Columbia and far into Virginia. When he has done this he has taken no longer ride than he could have taken by an equally direct line from one Florida town to another, and there are some men green enough to think they are making poor time when they find it takes them longer to go from Pensacola to Miami than from the eastern to the western side of Maine. Of course the old stagers do not make these amusing mistakes. They have a pretty clear conception of the geography of Florida. There are many, however, who come on their first visit with very hazy ideas of the State.

Climate.

"Climate," says Humboldt, "taken in its general sense, in licates all the changes in the atmosphere that sensibly affect our organs, as temperature, humidity, fluctuation of barometer, pressure, quietness of the atmosphere, winds direction, force and action, purity of the atmosphere and its admixture with vapor, or noxious exhalations of gaseous matter, transparency and clearness of sky in its relations to radiation of heat, to the organic development of plants, etc., also with reference to its influence on the feelings and mental condition of mankind."

In relation to these manifold elements of climate, Florida occupies a most favorable position, for the modifying influences in operation have produced a climate that for equability has few if any equals and no superior. As regards temperature, continued observations in various parts of the State show that it is not excessive in either extreme during the entire year, the range between winter and summer temperature being only about 20 degrees. The annual mean is about 70 degrees, that of spring about 71 degrees; summer, 80 degrees; autumn, 71 degrees; winter, 60 degrees.

Health of the State.

While it is not claimed for Florida that it contains the fountain of perpetual youth vainly sought for by Ponce de Leon, yet it compares favorably with most of the States in the Union, as is shown by the following comparative death rate: Maine, one in 315; Massachusetts, one in 254; New York, one in 473; Pennsylvania, one in 462; Illinois, one in 579; Virginia, one in 557; Minnesota, one in 755; Florida one in 1.447. The records also show that the ratio of deaths to the number of cases of remittent fever is much less in Florida than in any other section of the United States. In the central section of the United States the proportion is one death to 36 cases, in Northern section, one to 52; in the Southern, one to 54; in Texas, one to 78; in California, one to every 122; in New Mexico, one to each 148; while in Florida it is only one out of every 287. And the average annual mortality for the whole State is less than three per cent.

Thus it can be seen that Florida can claim absolute supremacy over all competitors.

Prices of Lands.

The sale and disposal of all school and seminary lands is vested in the State Board of Education. The sale and disposition of all internal improvement and swamp and overflowed lands is vested in the Board of Trustees of the Internal Improvement Fund. The Commissioner of Agriculture is the salesman of all school, seminary, internal improvement, swamp and overflowed lands.

The price of the school, seminary and internal improvement lands ranges from \$1.25 to \$7.00 per acre; these lands can be sold for cash, or on the installment plan, which latter plan, however, is to actual settlers only. Payments on installment purchases are as follows:

One-third cash at time of purchase, one-third at the end of two years from date of purchase, and the third and last payment at the end of the third year. All parties making application to purchase on the installment plan are required to make affidavit that they have improvements on the land applied for, and must state the kind and character of such improvements. He must also make affidavit that no other person has any improvements of any sort or kind on the lands wanted; these facts

must also be attested to by two sworn witnesses. When the abovementioned affidavits, properly executed, with the full amount of the first payment, which is one-third of the purchase price, is delivered to the salesman of the land, a certificate of entry is given the purchaser and he holds it until the second and third payments are made; then the certificate of entry is surrendered to the salesman and a deed is issued to the purchaser. These installment certificates are assignable, and the assignee succeeds to all the rights and liabilities of the original purchaser. The purchaser is required to pay taxes on all lands entered on the installment plan from the date of the original entry.

The swamp and overflowed land can generally be purchased, but the price is determined by the character and locality of the land; it can also be purchased on the installment plan as above described. The actual settler can buy as many as eighty acres of this swamp land at twenty-five cents per acre if she or he will make affidavit that he or she is twenty-one years of age, or the head of a family, and that the entry is made for the purpose of acquiring a home, and that the application for said lands does not cover the improvements of any other person. No one can make two entries at twenty-five cents an acre. This law was intended to induce settlers to acquire a home at the lowest possible price.

Stock Raising.

Of the nearly 35,000,000 acres of land surface in Florida, about 4,500,000 acres are included in farms, improved and unimproved; thus leaving over 30,000,000 acres available as grazing lands for cattle and sheep. It is not to be inferred from this that no cattle or sheep are raised in Florida, for in reality there were on the ranges last year, in round numbers, about 600,000 cattle; what we want to show is that there is abundant room for 3,000,000 head in place of the comparative small number noted above. It is for the purpose of demonstrating to the thousands of people who are interested in stock raising outside of Florida that we make these statements, to prove to them that it is not necessary to go to the bleak Northwest, or the far Sonthwest in order to make stock raising a successful and highly profitable industry. Having the vast area above stated, unsurpassed in extent and suitability for the raising of live stock of every kind, it would seem unaccountable that this industry should so long remain in a comparatively chaotic or passive condition; a reasonable solution of the trouble would seem to be two-fold:

first, ignorance of the true situation on the part of those people in other states interested in such matters, mainly because the real conditions have never been placed before them in a proper and attractive form; second, because of a certain sort of prejudice that exists in the minds of many persons to the effect that the growing of stock can not succeed in what they are pleased, though erroneously, to call a hot climate, scourged with insect pests of every kind fatal to animal life. In the first instance people can not know the truth simply by intuition, and, in the second, there is absolutely not the slightest foundation for such belief. The truth is the climate of Florida is an ideal one for stock raising. In Southern Florida is found the greatest grazing region east of the Mississippi; the climate is perfect, never cold enough to kill the grasses, which grow as green in January as in June, and where good water is in bountiful supply at all seasons of the year; even the longest drouth known has failed to produce a scarcity of water; it is never hot enough to injure stock, and insect pests are only troublesome during parts of the months of May and June, after which time they disappear. In this country it is never so cold as to require housing, and feed does not have to be grown for winter use; the grasses grow the year round and stock thrives on it at all seasons. In all this territory the water supply never fails, as it does in the West-Texas, for instance, where herds must be driven many miles to stagnant water holes, while thousands die of thirst on the way—something wholly unknown here. Florida the hundreds of springs, creeks, rivers and lakes that never go dry furnish fresh water convenient to every pasture or range every moment of time; in fact, it is an undisputed truth that there is not a spot within the State that, surveyed from a common center for five miles around, running water will not be encountered; and as water is the most important factor in the make-up of a successful stock-raising country we lay this special stress upon the feature. We know of no other section of the country that can say as much.

SHEEP RAISING.

Sheep have done well in all sections of the State, though there are some localities better adapted to sheep husbandry than others. The larger flocks are found in West Florida, but there are localities in the far Eastern and Southern portions of the State where the great prairies furnish fine pasturage. In fact, in every section of the State there are large areas of lands, admirably adapted, which are now used for sheep pasturage.

HOGS.

Hogs are raised as successfully and probably cheaper than in any other country. The famous "razor back," of which so much has been heard in connection with Florida, has long since departed. He has either been absorbed by grading with improved stock, or has dropped out and yielded his place to other breeds. The breeds that have succeeded to the native stock, and which succeed perfectly, are the Berkshire, Poland China, Essex and the Duroe Red. These breeds are as successfully raised here as in any country. And all hogs are much less susceptible to disease than in any other section of the country.

DAIRY FARMING.

This is another industry closely allied to stock raising, and a necessary adjunct to all-around profitable farming. The industry has greatly increased in importance in the last six or eight years. Fifteen to twenty years ago a considerable number of thoroughbred Jersey, Ayreshire, Alderney, and some Holstein and Durham bulls and cows were introduced into the State, principally in the section lying between the Suwannee and Apalachicola Rivers.

The effect of this was very soon noticeable in the betterment of milk stock by grading up, till now a very large percentage of the stock, and especially that used for dairy purposes, are either thoroughbreds or high grade of one or the other breeds mentioned, but chiefly Jerseys. At this time, however, high grade and thoroughbred cattle are to be found in every section of the State, and the industry is paying handsome profits on the investment. The business is steadily increasing, yet the demand is far greater than the supply, the dairymen of the State not being able to supply more than ten per cent of the quantity consumed.

Last year the milk disposed of to consumers amounted to a little over 3,600,000 gallons, valued at \$890,000. The butter produced amounting the same year to nearly 600,000 pounds, and sold at something over \$140,000. This was the product of 35,000 cows of all grades, but really the product of about 7,000 cows of improved milk stock. That there is an opening here for many times the present dimension of this industry is easily seen, and the facts as we have briefly given them can be verified by anyone, at any time.

Fruits and Vegetables.

ORANGES.—Florida has acquired a world-wide fame for the production of the most delicious oranges grown, and for several years great profits were made by owners of groves. The result was a veritable boom in the prices of lands supposed to be adapted for orange groves, and bearing groves sold at enormous figures. But several severe frosts, which destroyed not only the fruit, but in many cases the trees themselves, showed that this business could not be entirely depended upon for permanence. Growers have, however, learned how to protect their groves, and the business is still conducted, although on a less extensive scale. The result of all this proved to be a blessing in disguise, as it led horticulturists to turn their attention to more diversified crops.

PINEAPPLES.—In the southern part of the State this delicious fruit is extensively and profitably grown, and the acreage is constantly being increased.

Vegetables are grown for a profit all over the State. The same methods of cultivation are generally used here as in other states, except that they are adapted, as to time of planting, through the seasons, and Florida has the advantage of being able to send its products to Northern and Western markets at an earlier date than any of the states north of us, which enables them to command a monopoly of the market as well as prices. Many of these crops bring handsome returns. Tomatoes, for instance, have yielded as much as \$1,000 per acre, but the average is from \$300 to \$500. Irish potatoes will average nearly \$100; lettuce, from \$300 to \$500 per acre; celery, as much as \$1,500 per acre. Melons of every kind and variety abound and thrive in every section of Florida. Watermelons and cantalonpes are especially remunerative, and are shipped to markets in immense quantities.

Of late years grapefruit has become very popular and is being largely grown, and commands high prices.

From the foregoing it can be seen that there is no state in the Union which offers greater inducements to the industrious settler than does the fair State of Florida.



Florida Fisheries.

There is perhaps no industry of such great importance to the State of Florida about which so little is known by the people generally, although no subject is so universally discussed with greater pleasure than that of landing prodigious hauls, or some huge specimen of the finny tribe, but it is of the industry in its commercial form that we write and desire to direct attention.

The peculiar position which Florida occupies, with its (approximately) twelve hundred miles of sea coast, together with its numerous large bays, sounds, lagoons, and its rivers, lakes and streams all teening with fish of almost every kind and variety, enables it to possess these natural advantages to a greater degree than is enjoyed by any other state Formerly, before transportation facilities had opened the way to markets beyond the State, this industry was almost local in character. In the fall farmers and others from the interior portion of the State, and also from the States of Georgia and Alabama, would journey overland to the fisheries on the coast, and spend from two to four weeks accumulating a supply of salt fish, principally of the mullet variety, which they would take back to their homes for winter use. Even under these conditions the business paid handsome profits to those engaged in it.

The industry as it is today was begun about the year 1873, and the great bulk of the business was carried on at and from the ports of Pensacola, Apalachicola, Cedar Key and Key West, on the Gulf, and Jacksonville and Fernandina on the Atlantic Coast. Since that time, owing to the continual and rapid increase in transportation facilities, through the building of new railroads, the industry has increased to immense proportions, still capable of expanding an hundred fold without in the least affecting the supply or overreaching the demand or the possibilities of extending the trade.

The principal branches of the fishing industry are: sponge, red snapper, grouper, mullet, pompano, spanish mackerel, oyster and turtle fishing.

Note:—For much of the foregoing, commencing with "A Geographical Description of Florida," I am indebted to Hon. B. E. McLin, Commissioner of Agriculture of Florida.

C. H. S.

Trees of Florida.

A CATALOGUE, WITH NOTES ON THE DISTRIBUTION AND CHARACTERISTICS OF EACH SPECIES.

BY PROF. A. H. CURTISS.

In treating of the trees of Florida it is essential first that we adopt a definition of the word tree. To do this we must draw a dividing line between the trees and shrubs, and this is manifestly difficult to do, because the same species often develops very differently in different sections. For example, the willow, in most parts of Florida, is only a slender shrub, yet in some localities it becomes a tree, and is split into rails. Moreover, in our subtropical region there are some plants (like the papaw and coral tree) which have stems from six to twelve inches in diameter and a height of fifteen or twenty-five feet, and yet they have little if any woody fiber. Manifestly the line of division between the trees and shrubs must be somewhat arbitrary and dependent on individual judgment. My experience has led me to regard as trees all plants having solid woody stems as much as four inches in diameter, growing erect, or nearly so, and without support.

Applying this standard to the plants of Florida we find that there are in this State fully two hundred kinds of trees, without counting those which lack woody fiber, or those which, though enumerated among American trees, do not attain to a sufficient size in this State. is 47 per cent of all the trees in the United States, and is a half more than can be found in any other State. This great diversity of forest growth is attributed mainly to the subtropical character of the Southern portion of the Peninsula. The vegetation of the Florida keys is identical with that of the Bahamas and other low islands beyond the Gulf Stream. There are to be found on the keys seventy kinds of trees, most of which grow also on the southern mainland, many extending northward along the coast as far as Cape Canaveral and Romano, some as far as Mosquito Inlet and Tampa Bay. All but two become reduced to mere bushes at their northern limit; these are the palmetto and pitch pine, the only trees which are found both on the southern and northern borders of the State.

Our subtropical forests, in the aggregate, cover but a small area, and, although of great interest to the student, they can not be said to constitute an element of wealth. But if they were not included in the sylva of the State Florida could still boast a more varied forest than any other State. In the peninsular counties the variety is not great, but in the northwestern counties there may be found nearly all the trees of the Piedmont region of Tennessee and Virginia. The forests of the upper Apalachicola River are the finest in the State, both as to size and variety of timber. It is here that we find those beautiful and nearly extinct trees, the Florida yew and savin. In northern and middle Florida most of the trees of the Southern States find their southern limit, but as a rule they do not "taper out" in size; on the contrary, are unusually well developed.

As the uses of different woods can not be represented in so condensed a table, I present this most important detail in the following form, not giving the uses of each tree, but lists of all the trees adapted to a particular purpose.

A. H. Curtiss.

Fuel.—Most of the pines, oaks and hickories afford excellent fuel, also beech, sugar maple, magnolia, black titi, etc. In Southern Florida the woods most used for fuel are the buttonwood, Jamaica dogwood, crabwood and torchwood.

Fencing.—For posts or rails the following trees are preferred: Black cypress, red cedar, juniper, yellow pine, post oak, chestnut oak, white oak, overcup oak, willow, hornbeam chestnut, mulberry, honey locust, sassafras, slippery elm, hackberry.

Building.—For general construction a large variety of woods may be used, but pine is found most convenient, economical and generally satisfactory. For all work which is exposed to the weather, either longleaved yellow or pitch pine should be used. The latter serves almost as well for framing timbers, but for sills it is not so durable. For sheathing and inside work generally short-leaved yellow and loblolly pine may be used.

Flooring.—Probably no wood is equal for this purpose to the long-leaved yellow pine. Where this is not obtainable, white elm, sugar maple, etc., may be used.

Shingles.—Cypress ranks the best, juniper second, and yellow pine is largely used.

Interior Finish.—The kinds of wood best adapted to inside ornamentation are curly pine, red bay, white and green ash, sugar maple, cherry, box elder, black walnut, white oak, juniper, magnolia and poplar.

Cabinetwork and Furniture.—Poplar, magnolia, white cypress, curly pine, birch, beech, chestnut, white oak, black walnut, red bay, white and green ash, sweet gum, cherry, red and sugar maple, holly, loblolly bay, chinaberry, and many of the subtropical woods. For cheap furniture, silver maple, hackberry, sycamore, linn and pine are used.

Cooperage.—Bitternut hickory, white elm, mulberry, dogwood, sassafras, box elder, cypress, juniper, and various oaks, namely: the white, post, chestnut, scarlet, black and red.

Ship and Boat Building.—White, overcup and live oak, yellow pine, cypress, juniper, poplar, mulberry, white elm, sugar maple. Of South Florida woods Jamaica dogwood, mahogany, mastic, wild tamarind and inkwood are favorite kinds.

Wagons and Carriages.—White and green ash, red and pignut hickory, poplar and linn, white, post and overcup oak.

Wheel Stock.—White elm, slippery elm and oaks of various kinds; hubs being made of red elm, black gum, dogwood and honey locust.

Agricultural Implements.—Red and pignut hickory, white and green ash, white, overcup and chestnut oak.

Tool Handles and Plane Stocks.—Hornbeam and ironwood, red and pignut hickory, beech, persimmon, sourwood, sloe, sparkleberry.

Ox Yokes.—Black gum, sassafras, black birch, sycamore, bitternut hickory.

Saddletrees.—White elm, sugar maple.

Woodenware.—Linn, poplar, white bay, juniper, black birch, tupelo gum, box elder, red maple.

Baskets.—Red hickory, pignut hickory, tough white oak, swamp chestnut oak.

Broom Handles.—White bay, tupelo.

Wooden Shoes.—Tupelo, black birch.

Gun Stocks.—Red maple, black walnut.

Rollers and Bearings of Machinery.--Black gum, dogwood, sourwood.

Engravers' Blocks.—Dogwood.

Shoe Lasts.—Sugar maple, persimmon, beech.

Shuttles.—Persimmon.

Levers.—Hornbeam, ironwood.

Tobacco Boxes.—Sycamore.

Paper Pulp.—Cottonwood, linn, box elder.

Floats.—Tupelo.

Oars.—White and green ash.

Pencils.—Red cedar.

Canes.—Orange, crabwood, princewood, torchwood, palmetto, royal palm.

Piles.—Palmetto, yellow and pitch pine, black gum, mangrove.

Railway Ties.—Black cypress, juniper, yellow pine, chestnut, post oak, white oak, slippery elm, mulberry, catalpa.

Tanning Barks.—The mangrove affords most tannin, but the kinds most used are the black and red oaks and the tan or loblolly bay.

Medicinal barks are afforded by the cherry, dogwood, white bay, willow, sassafras, Georgia bark, prickly ash, poplar, slippery elm, white oak, and a number of the subtropical trees.

Facts About the State of Florida.

Florida has an area of 59,268 square miles.

Florida's acreage is 37,931,520.

Florida has 1,058,683 acres of land in cultivation.

Florida produces a greater variety of fruit, vegetable and farm crops than any other state in the Union.

Florida's average death rate per thousand is only 10.89.

Florida is the best hunting and fishing state east of the Mississippi River.

Florida has a greater extent of sea coast than any other State.

Florida has forty-five railroads, including the branch and lumber roads.

Florida is the only State in the Union producing sponges; harvest worth half a million dollars a year.

Florida is less subject to extremes of temperature than any other state in the Union.

Florida leads all other states as a resort for tourists and health seekers.

Florida has a greater variety of trees than any other state in the Union.

Florida produces cotton, corn, sugarcane, tobacco, rice, pineapples, oranges, grapefruit, guavas, peaches, plums, lemons, pecans, limes, figs, grapes, tomatoes—in fact, a varied assortment of crops and fruits, many of which can not be successfully grown farther north, except in hothouses.

Florida also produces kaolin which is pronounced superior to any other known. It is so abundant that it would pay to manufacture it into ornamental bricks.

Florida produces phosphate and aluminum, and gypsum that will run ninety-four per cent of sulphate of lime. Also a superior quality of white cement, well adapted for ornamental tile brick.

Florida abounds in immense deposits of phosphate rock, from which the markets of the world are being supplied.

Who Should and Who Should Not Settle in Florida.

Don't come empty handed. A little capital is just as necessary to get a start in Florida as anywhere else.

Don't come if you are doing well where you are. Florida is no place for discontented folks.

Don't come expecting to find a country where you can live with little or no work, unless you have an income that will support you.

Don't come if you are out of a job and can't get one at home. If you can't find employment where you are known you will not be likely to find it among strangers.

Don't come if you are a semi-invalid, hoping to earn enough to pay expenses during the winter and then return to the North in the spring. Florida is full of such deluded unfortunates.

Don't come if you are merely the "promoter" of a "splendid business scheme," with the expectation of finding capitalists ready to put up the cash against your "experience" and pay you a fat salary as a manager of the company.

Come if you have capital to lend or invest in any legitimate manufacturing enterprise.

Come if you are plucky and energetic, and know how to embrace an opportunity when you see it. Come if you like a mild climate better than a cold one—a good "all-year-round" climate.

Come if you are willing to assist in developing the wonderful resources of the State and become a permanent citizen.

Come if you are a horticulturist, vine grower, truck gardener, or a good mechanic.



Extracts from President Garner's Annual Address to the Board of Trade, January 3, 1906.

Members of the Jacksonville Board of Trade: Gentlemen—The year 1905 has been a record-breaking one in the growth and prosperity of this city. It is not my intention to tax your time and patience with a mass of statistics to show the marvelous achievements in almost every line of development.

To show you briefly, however, the wonderful stride and progress made, the business of our postoffice, which is always indicative of the volume of business transacted, for the fiscal year ending June 30, 1895, showed receipts of \$67,449; in 1900, \$86,938; in 1905, \$157,989.

CLEARINGS FOR JACKSONVILLE.

Our clearing-house reports tell the story, and confirm the record made at the postoffice, and are as follows:

1.200		¢19 (:19 053
1901	 	 16,757,773
1902	 	 18,927,504
1903	 	 26,112,716
1905	 	 60,000,000

THE PORT RECORDS.

If any further testimony is necessary to confirm the statement that 1905 has been a record-breaking year, the custom-house reports can be put in evidence. The value of foreign imports was \$633,890, as against \$230,846 for 1904, and \$57,868 for 1903.

The shipment of lumber for 1905 amounted to 219,923,933 feet, as against a total shipment during the year 1904 of 188,892,225 feet.

The shipment of naval stores was 324,633 packages, as against 265,-407 in 1904.

NEW ENTERPRISES.

These figures speak more eloquently than words, but do not indicate the growth of our city as much as the new enterprises established and capital invested in various manufacturing and mercantile establishments during the year 1905. Probably no city in this country can make a showing that will at all compare with what is contained in these figures.

There have been one hundred and thirteen companies, with an aggregate capital stock of twelve million six hundred and sixty-four

thousand dollars, organized under the laws of this State, and have established their business and headquarters in this city during 1905.

In addition to this, there have been hundreds of individual and copartnership enterprises started.

FINANCIAL DEVELOPMENT.

In the general upbuilding of the city our financial institutions have kept pace with other lines of development.

The capital stock of all the banks in this city on December 31, 1904, amounted to \$975,000, with a surplus of \$357,000, and deposits \$6,522,-849, making a total of \$7,854,849. On December 31, 1905, the total capital stock of all the banks amounted to \$2,025,000, surplus \$479,259, deposits \$10,024,789, showing a net gain in the bank capital of this city of \$1,050,000, or an increase of 53 per cent. in deposits and 59 per cent. in available money to carry on the growing commerce of our city.

There have been organized four new banks during 1905, with a capital stock of one million two hundred thousand dollars, and I will say in this connection that the banking business is in the hands of careful, conservative men, and are all in a prosperous condition.

A WONDERFUL RECORD.

Probably the most gratifying development during the past year has been in the manufacturing industries of our city. I will venture the assertion that more capital has been invested in manufactures in the year 1905 than in any previous ten years in the history of the city. These manufactures consist in part of immense fertilizer manufacturing establishments; two large sand lime brick factories; one of the largest and best equipped leath—fa tories in the South; large bottling works, and various other smaller establishments.

The naval stores industry, in which so many of our citizens are deeply interested, has never been in so prosperous a condition. Good prices have prevailed during the year, and the prosperity of the business for years to come is now practically assured by a recent agreement with the export and distributing houses who market the product.

RIVER AND HARBOR WORK.

The thanks of this board are especially due the river and harbor committee for the efficient manner in which they have performed their labors. Through the courtesy of Mr. W. W. Cummer, chairman of that committee, Senator W. P. Frye, chairman of the committee on commerce in the Senate, was taken to the mouth of the river and shown the progress of the work and the necessities for the improvement of our river and harbor. He assured me personally that he was very much impressed with the importance of the work, and I feel

sure that when river and harbor matters are to be considered by the committee, of which he is chairman, that matters affecting the further improvement of the St. Johns river and bar will receive due consideration.

for 24-foot channel.

The dredge St. Johns is now actively engaged in deepening the river near its mouth. The powerful dredge, owned by the Atlantic Dredge Company, is at work on the White Shells, and the dredge Jacksonville is temporarily out of commission, pending the installation of more powerful machinery. For the first time, and within the past month, we are assured that vessels can go from our port to sea drawing twenty feet of water, and with the aid of the dredges now at work it is reasonable to assume, and we have every assurance of, a speedy completion of the project adopted by Congress calling for twenty-four feet at low tide from Jacksonville to the ocean. A recent letter from Captain Shunk submitted to the river and harbor committee of this board explains in detail the progress of this work.

FLOATING DRYDOCK.

I will mention in connection with marine matters that the Merrill-Stevens Engineering Company are constructing and have about completed a floating drydock of sufficient capacity to handle any vessel entering our port. This will make Jacksonville headquarters for the overhauling and repairing of large vessels on the South Atlantic, and means a very great deal to the development of our city.

It is gratifying to note that the relations between the various transportation lines centering in this city, and the merchants and manufacturers, are of a most friendly character. Few complaints, and those of only a minor kind, have come to this board for adjustment between the shippers and the transportation lines.

NOTABLE CONVENTIONS HELD HERE.

This report would not be complete without mentioning the receptions and entertainments that have been given by this board to various associations and individuals. Among others were the Indiana School Teachers' Association, the Horticultural Society of Florida, the National Good Roads Association, Southeastern Stock Growers' Association, Odd Fellows' Convention, Travelers' Protective Association, and other large assemblages. Among other distinguished visitors who were entertained by this board were Senator W. P. Frye, Secretary of the Treasury Leslie M. Shaw, Secretary of the Navy Paul Morton, and Speaker J. G. Cannon, and last, but not least, President Theodore Roosevelt. I am sure that all these distinguished gentle-

men were pleased with our humble efforts to entertain them and make their visit to our city a pleasant one.

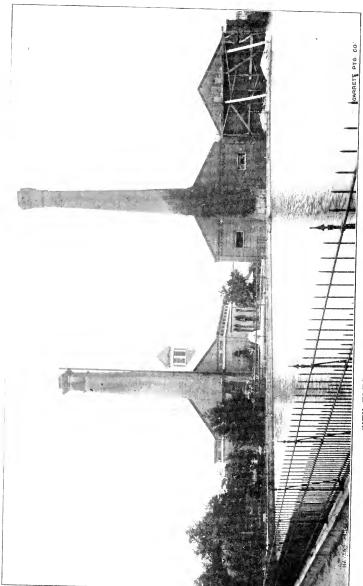
THE EAST COAST EXTENSION.

Among the great events of 1905 was the beginning of the extension of the Florida East Coast Railway from Miami to Key West over the Florida Keys and the Gulf of Mexico. The building of this road is one of the greatest achievements in railroad construction that has ever been undertaken. It will no doubt be of inestimable value to our State, and will make a trip from Miami to Key West practically a sea trip—an ocean voyage in a Pullman, and will be an unsurpassed scenic railway trip.

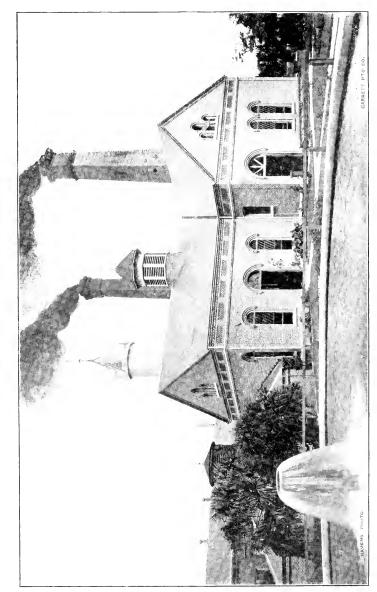
For this and other developments that have made Florida prosperous and the pleasure resort of the world—that have given employment to thousands of people—is due to the public spirit and enterprise of Henry M. Flagler.

The work of this board in voicing public sentiment is efficient and invaluable. To many of us who have passed from the meridian to the afternoon of life, it is a pleasure to know that when we have gone to the great beyond we will leave on the banks of the noble St. Johns river a city that will stand as a monument to our endeavors and an inheritance to our children: a city that has recovered from an epidemic in 1888, which seemed at that time an irretrievable disaster: has survived the effects of the great freeze in 1894-95, which entailed the greatest loss which was ever sustained by a city, and was enough to discourage a people less brave and self-reliant than ours; a city that has arisen from the ashes of the great fire of May 3rd, 1901; a city whose citizenship will stand unrivaled: whose public buildings. business houses and public improvements of every kind cannot be surpassed; a city of refined, cultivated, moral and progressive people. who having been welded together by adversity to a greater degree than any amount of prosperity could have accomplished; a united, helpful people, always ready to stand together in promoting its public welfare and future glory.

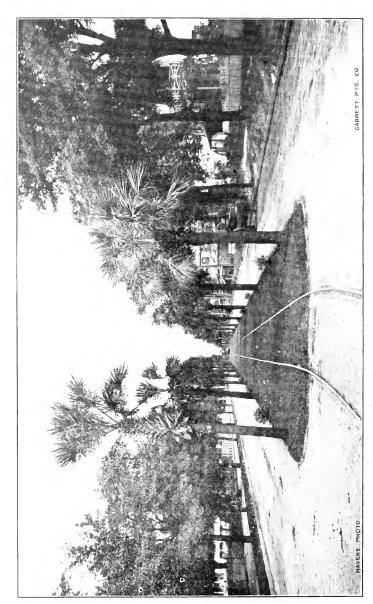
We do not claim that the wonderful achievements of the past or previous years which have placed this city in the very front rank of the progressive cities of the country, are exclusively the work of this Board of Trade, but we do submit that no body of men in all this land—that no organization of this kind—has worked harder, more unitedly, or with greater enthusiasm, toward not only the upbuilding of the city, but of the entire State, than has the Jacksonville Board of Trade. To accomplish these things is the motive and inspiration of this organization.



CITY ELECTRIC LIGHT PLANT AND WATER WORKS.



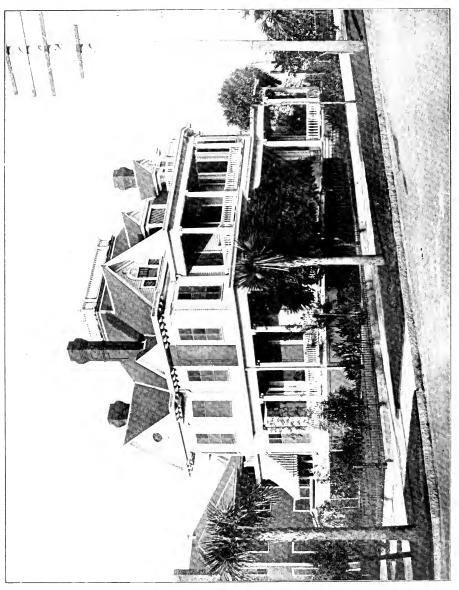
THE POWER HOUSE AT THE WATERWORKS.

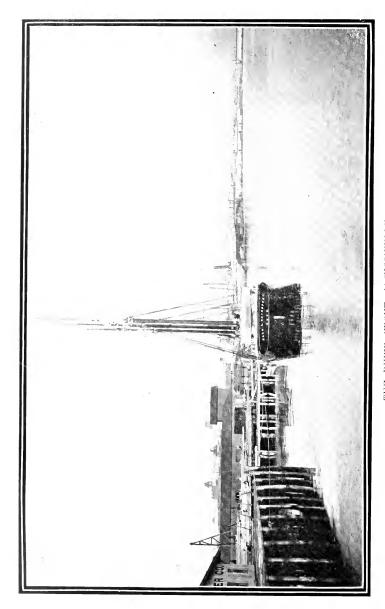


MAIN STREET BOULEVARD, SPRINGFIELD SUBURB.

HEMMING PARK.

RIVERSIDE PARK.





THE RIVER PRONT, JACKSONVILLE.

C. W. RICHARDSON, President, C. E. SMITH, Vice President F. P. CONROY, Secretary & Treas

SMITH, RIGHARDSON & CONROY.

(Incorporated)



ESTABLISHMENT OF SMITH, RICHARDSON & CONROY

FRESH MEATS AND PROVISIONS.

State Agents for

SCHWARZSCHILD & SULZBERGER CO.,

BEEF AND PORK PACKERS,

Kansas City,

Chicago.

New York.

State Agents for

BEECHNUT PACKING CO., Canajoharie, N. Y.

Beechnut Sliced Dried Beef.

Beechnut Sliced Breakfast Bacon.

Beechnut Sliced Boiled Ham.

WE ALSO CARRY A FULL LINE OF THE FOLLOWING

Hotel Supplies, Steamship Supplies, Cream and Evaporated Milk, Eggs and Cheese, Poultry and Game, Vegetables, Butterine, Mansfield's Pure Butter. Sweet Clover Brand Renovated Butter, Chip Soap, Soap Powder.

CORRESPONDENCE SOLICITED.

Address SMITH, RICHARDSON & CONROY, JACKSONVILLE, FLORIDA.

Robert W. Simms

Importer of Wines
Wholesale Liquors
Agent Schlitz Milwaukee Beer.

JACKSONVILLE, - - FLORIDA.

CHAS. BLUM @ CO.

517 and 519 W. BAY ST.

JACKSONVILLE, FLA.

Wholesale Liquor Dealers

State Agents

PABST BLUE RIBBON BEER, MOUNT VERNON WHISKEY, LEWIS' **1866** WHISKEY. MONCRIEF SPRINGS BOTTLED IN BOND, AND OTHER POPULAR BRANDS.

Price list on application.

+ Coca-Cola +

BOTTLED BY

JACKSONVILLE, FLORIDA, COCA-COLA BOTTLING CO.,
Authorized Bottlers of the Famous
German Drink

→ BILTZ-BRAUSE →

ALSO

Peach Mellow, Dr. Pepper and Iron Brew; all kinds of Sodas. Mineral Water a Specialty. LITHIA TOPAZ GINGER ALE.

Phone 1375. 624 West Bay St. E. A. RICKER, Mgr.

East Coast Lumber Co.,

Rough and Dressed Long Leaf

YELLOW PINE LUMBER

BUNDLED ROSIN BARREL STAVES IN CARLOAD LOTS.

Steamer Shipments a Specialty.

WATERTOWN, FLORIDA.

^^^^^^

FLORIDA ELECTRIC COMPANY

22 to 28 West Forsyth Street.

Wholesale Electrical Supplies.

STEAM TURBINES. PUMPS, BLOWERS, ENGINES, BOILERS, GENERATORS, MOTORS,

ELEVATORS, TELEPHONES, SWITCH BOARDS. SEARCH LIGHTS. GAS AND ELECTRIC FIXTURES.

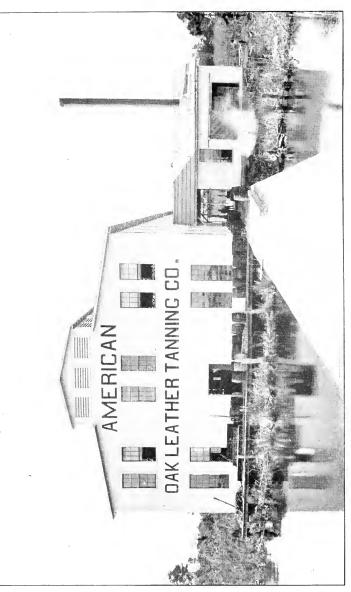
CONSOLIDATED ENGINEERING CO.,

26 W. Forsyth Street.

ELECTRICAL CONTRACTORS.

Complete Isolated Electric Plants Installed. House Wiring and Contracting. Armature Winding and General Repairing.

^^^^^^^



C. E. GARNER, Pres.

HIGH GRADE OAK SOLE, HARNESS AND COLLAR LEATHERS,

W. F. COACHMAN, Vice-Pres.

CHAS. H. MANN, Gen. Manager.

THE AMERICAN OAK LEATHER TANNING COMPANY.

A. F. PERRY, Sec. and Treas.

JACKSONVILLE, FLA., U.S. A.

CONSOLIDATED

NAVAL STORES

COMPANY

Jacksonville, Fla.

Savannah, Ga.

Pensacola, Fla.

Naval Stores Factors.

Paid in Capital \$2,500,000.

CONSOLIDATED ===

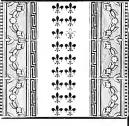
LAND COMPANY.

JACKSONVILLE, : FLORIDA.

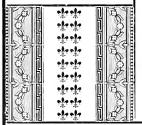
Timber lands for sale to Naval Stores Operators and Saw Mill Men. D D D D

CALL TO SEE US OR WRITE US WHEN IN NEED OF A LOCATION. & & & & & &

Merrill=Stevens Co. Marine Construction and Repairs.



Steamboats Boilers and Machinery



4000 ton Floating Dock 1200 ton Marine Railway 800 ton Marine Railway Launch Dry Dock

600 to 654 East Bay Street,

Jacksonville e e e e e Florida.

3 38

8

⊗

38

8

8

C. B. ROGERS PRESIDENT W. A. GALLAHER, Vice-Pres. E. A. CHAMPLAIN, C. M. COVINGTON.

. *

.

(B)

.

88

8

88

88

88

88

1

88

*

.

(88 * 88

82

88

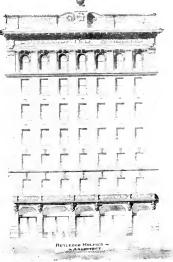
PRINCIPAL OFFICE: JACKSONVILLE, FLA. JOHN BALL, Sec'y and Treas. R. F. MITCHELL, Asst. Sec'y and Treas. W. D. GALLAHER, ELMO THAMES

BRANCH HOUSES: SAVANNAH, GA., PENSACOLA, FLA., TAMPA, FLA.

We have on hand a Complete Assortment of Tools and Supplies for Turpentine Farms. including Hoop Iron, Glue and Batting. Also Wagons and Harness,

We are State Agents for the

> WHITE HICKORY WAGONS.



Our stock of Heavy and Fancy Groceries is the largest in the South and its constant renewal is made necessary by orders received from corps of nineteen salesmen.

We represent the Fairbank Canning Co. (Packers of Meats in Florida).

Hay, Grain and Feed in car loads or smaller quantities at the lowest market prices.

Quotations promptly furnished on applica= Send us your mail orders. tion.

Shipments made without delay.

J. D. HOLMES, President. JOHN D. BAKER, Vice Pres, B. F. BOWEN, Sec. & Treas.

Baker & Holmes Company,

Wholesale Grocers.

Jobbers of Grain, Hay, Lime Cement, Long Goat Hair, Plaster Paris, Fire Brick and Clay.

State Agents for Carrara Paint andAlpha Portland Cement.

STORY OF CARRARA PAINT.

The story of CARRARA PAINT is worth the telling and worth the reading.

It's the story of a success, and success is always inspiring.

Some years ago, a world-renowned chemist discovered the secret of a pigment which, in proper combination with linseed oil, produced a paint of marvelous toughness, covering power, durability and beauty.

He was firmly convinced that it was destined to revolutionize the paint business. He set about convincing others.

Like every departure from the institutions of our grandfathers, this one was jeered, at, ridiculed and discounted by the very persons who should have been most interested in proving its worth.

But the discoverer was not discouraged.

He finally went to the head of a Baltimore concern and proposed to prove that his paint was better than any other

Now, there is no place so hard on paint as a chemical laboratory. The fumes and gases cause white paint to turn yellow, and after the lapse of weeks, or at most months, entirely destroy the coating. In this particular factory the walls were painted white for the sake of light and cleanliness; painters were obliged to repaint frequently on account of discoloration and consequent lack of reflecting power.

The discoverer knew that no gases, no washing, would have the slightest effect upon

CARRARA.

In his boundless earnestness and enthusiasm he exclaimed: "If I paint your factory and laboratory with CARRARA PAINT, and it is in good condition at the end of five years, will you put up the money to manufacture and market it?"

He did not stop to think how long five years would be

Without a moments hesitation, the answer came: "Yes,"
The building was painted. At the end of a year the CARRARA PAINT man called and, finding the paint in as good a condition as when placed upon the walls, asked the Company if they were not ready to go ahead.

You said five years," was replied. Not a day, not an hour, would the men subtract from the allotted time. They wanted a

thorough, practical test.

It was weary waiting for the man with the secret of the pigment, but he was upheld by the certainty of success in the end, and five years from the date the agreement was made he had

The paint was apparently unchanged. A sponge and warm water restored the dirtiest place to its original gloss and whiteness. The coating was tough and elastic, showing that the

life of the paint was unimpaired
The CARRARA COMPANY sprang into existence, and, from a small factory, has grown and expanded until it now operates the largest exclusive house-paint factory in the world.

Mt. Dora Fla., July II, 1903

Messrs Baker & Holmes Co., Jacksonville, Fla. Mt. Dora Fla., July II, 190 Gentlemen: - I have used considerable of your paint. I think there is nothing like it. The reason I did not order any was that I got it from your agent in town, Mr. R. C. Tremain.

ARTHUR ORTON, Contractor and Builder.

Jacksonville, Fla., May 13, 1905.

Messrs, Baker & Holmes Co., City.

Dear Sirs.—In regard to CARRARA PAINT. I used it in painting my house and barn, and I find after two years it is in excellent condition. Delieve it will last me twice as long as any paint I have ever used. I think it is particularly suited for this climate. It keeps its hinks better than any paint I have ever seen.

Wishing you continued success with CARRARA, which it deserves, I am,

Yours cordially ROBT, W. SIMMS.

Jacksonville, Fla., May, 13, 1905.

Messrs. Baker & Holmes Co., City.

Gentlemen:-Replying to your inquiry regarding CARRARA PAINT, will say that I Gentlemen:—Replying to your inquiry regarding CARRARA PAINT, will say that I painted my house with this a little more than two years ago, and I was greatly pleased with same, both in cost of material used and the appearance of the house afterwards. It was certainly an exceedingly nice job, and the house looks about as well as it did right after it was painted. I should be glad to recommend CARRARA PAINT for you any time, and I certainly would not use any other.

Vours very truly.

C. W. ZARING.



C. B. VAN DEMAN CO.

WHOLESALE GROCERS == IMPORTERS AND MANUFACTURERS



STATE AGENTS FOR:

CLOVER HILL BUTTER. WHITE HOUSE COFFEE, VAN CAMP'S PRODUCTS, EL PRINCIPE DE GALES CIGARS.



Our Fox River Butter is sold under an Absolute Guarantee. If you value purity, you will find the aeme of cleanliness represented in this butter. It makes friends everywhere.

The White House Coffee is imported by us in carload quantities, and is guarantee. The white House Coffee is imported by us in carload quantities and is guaranteed by the control of the contro teed to be entirely free from grazing or other adulteration. Makes just the best cup of coffee you ever tasted.

Every housewife should know about

Van Camp's Cow in the Pantry.

Their Cream is easily the best to be had in the world. What do you know of VAN CAMPS PORK and BEANS.

EL PRINCIPE CIGARS THE ONLY KIND.

Our Candy Department is thoroughly equipped and our product will bear comparison with the best Manufactories in America.

WILLIAM A. BOURS

Established 1875

JAMES C. DARBY

IAM A. BOURS & COMP

THE OLDEST ESTABLISHED GRAIN AND SEED HOUSE IN THE STATE

Hay, Grain, Feed, Carden Seeds, Poultry Supplies, Flour, Crits, Meal and Fertilizers.

OUR MOTTO: Prompt Shipment, Reliable Goods. Catalogue Free. 206 EAST BAY ST., JACKSONVILLE, FLA.

C. H. HARGRAVES, President. CHAS. M. LYNCH, Vice Pres. J. F. DUSENBURY, Treas. J. A. LYNCH, Sec.



C. H. HARGRAVES COMPANY,

JACKSONVILLE, FLA.

It's Up to You

To increase the demand for your candies. That is easily done if you will only keep our high-grade

Peanut and Cocoanut Brittle

In 25-Pound Boxes, Assorted.

Order through your jobber or direct from us. We Manufacture and Carry a Full Line

Stick Candy, Mixed Candy, Penny Goods, Chocolates and Package Goods.

Send for Price List.

THE E. J. SMITH CO.,

Jacksonville, Fla.

JACKSONVILLE GROCERY COMPANY



WHOLESALE

Grocers' and Distillers' Supplies.

W. J. HARRIS, MANAGER.

Office and Warehouse Viaduct A. C. L. R'y,

JACKSONVILLE, FLORIDA.

H. E. HARKISHEIMER, President E. L. VORDERMARK, Sec'y and Treasurer.

Che Elgin Butter Company

92 92 WHOLESALE DEALERS IN 92 9

Butter and Cheese.

Office, 718 W. Bay St. Cold Storage, 752 W. Bay St. JACKSONVILLE, FLORIDA.

WILKISON & SPILLER

FANCY GROCERIES IMPORTED SPECIALTIES

OUR MOTTO:

Not Lowest Price, but Best Goods. 327 WEST BAY ST.

AMERICAN PRODUCE Co.

FLORIDA'S LARGEST AND BEST

FRUIT AND PRODUCE HOUSE.

CONSIGNMENTS SOLICITED.

16 South Hogan St.,

JACKSONVILLE, FLA.



DeSOTO FLOUR

BEST ON EARTH

T. A. JONES, Agt.

Jacksonville, - Florida.



TELEPHONE
NO. 1.

DELIVERY CO.

OFFICE NO. 752
WEST BAY ST.

419 West Bay Street,

JACKSONVILLE.

Everything in

Sewing **Machines**

PHONE 1217.



THE MARVIN SHOE GO..

233 West Bay Street, Everett Block.

Leaders in up-to-date FOOT WEAR

For All Members of the Family.

ROBERT GAMBLE. President. A. BLOCK. Secretary-Treasurer.

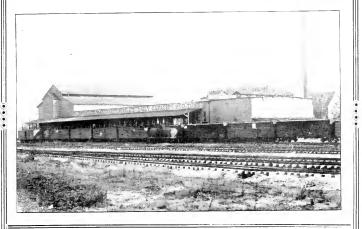
N. M. BLOCK.

Vice-President.

CAPITAL \$300,000. Incorporated.

Florida Ice Mfg. Co.

JACKSONVILLE, FLORIDA.



Daily Capacity 360 tons.

Storage Capacity 6000 tons.

IGE MADE OF DISTILLED WATER.

Carload orders shipped to any point in Florida and Georgia upon short notice.

THE FLORIDA WHITE PRESSED BRICK CO.,

(INCORPORATED)

Green Cove Springs and Jacksonville

TRADE MARK

 $\mathbf{X} \mathbf{X}$

Manufacturers and Sole Distributers GRANITE, SAND-LIME BRICK "SYSTEM HUENNEKES" BUILDING BLOCKS
ALL DIMENSIONS

Jacksonville Offices: Dyal-Upchurch Bldg.
PHONE NO. 1894.

J. W. BACKETT, M. AM SOC. C E , VICE PRESIDENT. GED. S ADAMS PRES AND GENERAL MGR. DON V DYER, SECRETARY AND TREASURER

The Realty and Engineering Co.

COR. MAIN AND FORSYTH STS.

JACKSONVILLE, FLORIDA.

REAL ESTATE.

LOANS AND INVESTMENTS.

CONSULTING CIVIL AND MECHANICAL
ENGINEERS.

Rooms 4 and 5 Livingston Bldg.

Telephone 771.



DIAMONDS.

WATCHES,

JEWELRY.

CLOCKS,

SILVERWARE.

FINE CHINA.

EUROPEAN NOVELTIES,

OBJECTS OF ART.

MAIL ORDERS RECEIVE PROMPT ATTENTION.

GREENLEAF & CROSBY CO..

JEWELERS AND IMPORTERS,

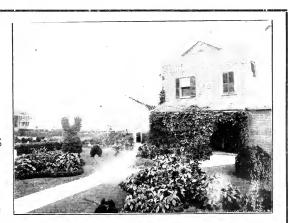
41 W. BAY STREET.

JACKSONVILLE, FLA. We invite a comparison of Prices. Write for our Illustrated Catalogue "D."

THE ONLY GROWER 0F

CARNATIONS IN

· FLORIDA.



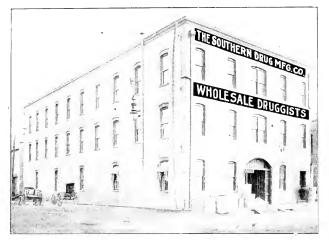
The Largest Florist Establishment in the State. Give us your Order: We'll do the rest.

MILLS

THE FLORIST.

IACKSONVILLE, FLORIDA. 10 East 8th Street.

36 West Forsyth Street.



SOUTHERN DRUG MANUFACTURING COMPANY,

Importers and Wholesale Druggists,

JACKSONVILLE, - - FLORIDA

FRANK S. GRAY,

S. B. HUBBARD, JR., 1st V. P. and Treas.

JOHN FINIG, 2nd V. Prest, W. T. PARSONS.

The S. B. Hubbard Co.

Wholesale and Retail Dealers in

HARDWARE,

Stoves, Tinware, Doors, Sash, Blinds, Paints, Oils, Farming Tools, Barbed Wire,

IRON, STEEL AND AMMUNITION.

Plumbing, Steam and Gas Fitting Supplies a Specialty.

JACKSONVILLE, FLA.

THE CHRISTIE-GROOVER DRUG CO.

WHOLESALE DRUGGISTS,

JACKSONVILLE

.

65

63

65

FLORIDA.

THE LARGEST STOCK.

THE BEST PRICES & 3

THE QUICKEST SERVICE.

GIVE US YOUR ORDERS.

W. P. Richardson & Co.

ይደ GENERAL CONTRACTORS AND BUILDERS. ይደ

Office-NEW CONSOLIDATED BUILDING.

Phone 691.

East Bay Street,

P. O. Box 36.

JACKSONVILLE, FLA.

T. J. BROWN,

WHARF AND BRIDGE BUILDER,

SUB-MARINE DIVING, WRECKING

AND GENERAL CONTRACTOR, 63

Office--No. 8 Herkimer Block

6.5

6.5

JACKSONVILLE, FLA.

FOR ANYTHING IN_____

STONE, MARBLE OR TILE,

D

0

Ø

MONUMENTAL OR BUILDING.

— SEE

SOUTHERN MARBLE & STONE CO.
REED E. LaMANCE, Manager,

ROLAND WOODWARD,

CONSULTING ENGINEER,



Realty Building,

Forsyth and Newnan Streets,

JACKSONVILLE, FLA.

Examinations and Surveys for Municipal Improvements. Sewer and Water Works, Railroad Bridges, Wharves, Deep Foundations, Canals, and Irrigation.

G. H. RICHARDS

E. L. VORDERMARK

THE HARKISHEIMER COMPANY

___ LEALERS IN :

GROCERIES and HOTEL SUPPLIES

A FULL LINE OF DELICATESSEN

COR. MAIN AND FORSYTH STS. COR. MAIN AND 6TH STS. Long Distance and Local Telephone 77.

ESTABLISHED 1877.

INCORPORATED 1904.

TELEPHONE 660.

HIDITCH STEAM LAUNDRY

WASHINGTON STREET.

High Grade Domestic Work Only. Specialty: Shirts, Collars and Cuffs.

A. H. WEST, PRES.

W. R. RANNIE, VICE-PRES.

M. V. RALEY, SEC. & TREAS.

WEST-RALEY-RANNIE COMPANY

Timber Lands - Turpentine Locations - Grazing Lands

Bell Phone 375 =

JACKSONVILLE, FLORIDA

RENFROE & WILLIAMS

REAL ESTATE AGENTS ...

Timber Lands a Specialty & Turpentine and Saw Mill Locations Bought and Sold

RENFROE & WILLIAMS ROOM 20, BLUM BUILDING JACKSONVILLE, FLORIDA

STANDARD ELECTRICCO.

Electrical Engineers and Contractors

16 WEST FORSYTH STREET

JACKSONVILLE, FLORIDA

The Largest Retail
Dry Goods House
in the State

Gohen Bros.

Popular Dry Goods House Jacksonville, = Fla.

Gitizens Loan Association Jacksonville, Fla. Capital \$50,000.

Homes built on monthly payments in Duval County only.

DIRECTORS:

B. F. DILLON, President.
R. D. KNIGHT, 1st V-President.
JOS. G. CRAIG, 2nd V-President.
P. A. DIGNAN, Sec'y and Treas.
S. E. FOSTER, Att'y.
P. R. WIGGS, Auditor.
C. C. BETTES, G. MURPHY,
M. L. HOWARD, E. S. SPENCER,
L. C. MENAGER, M. H. SLAGER,
H. E. HARKISHEIMER.

CAY, SHINE & McCALL, fire insurance.

312 Dyal-Upchurch Building.

Phone 1955.

SIG. HESS.

MAURICE H. SLAGER.

HESS & SLAGER,

DIAMONDS, SILVERWARE AND JEWELRY.

11 and 13 Main Street. 339 W. Bay, cor. Cedar

JACKSONVILLE, FLA.

GIFFORD & COMPANY.

Florida Real Estate Exchange.

115 LAURA ST. (Gifford Building),

JACKSONVILLE, - - FLORIDA.

Lands Loans Lots Homes Farms Rents

Taxes

City Property Orange Groves Timber Lands Rental Agents

BROBSTON FENDIG and CO.

REAL ESTATE

Established 1890

Phone 234

216 W. Forsyth St.

SEND for TIMBER BULLETIN

CHAS. W. KINNE

REAL ESTATE AND FIRE INSURANCE

City and Suburban Property for Sale

LOANS NEGOTIATED

12 West Forsyth Street

JACKSONVILLE, FLORIDA

A. W. BARRS

REAL ESTATE

16 HOGAN STREET

CITY PROPERTY BOUGHT AND SOLD

ESTABLISHED 1828.

THE FLORIDIAN

A. M. WILLIAMSON, Editor and Proprietor.

LINOTYPE COMPOSITION

BRIEF WORK A SPECIALTY

.

213 EAST ADAMS ST.

PHONE 392

The Florida Times-Union The Creat State Paper

Daily, Sunday and Semi-Weekly

Rates

Profusely Illustrated Established WEAR 1865

CALL FOR SAMPLE COPIE

FULL ASSOCIATED PRESS SERVICE

WIDE CIRCULATION PUBLISHED AT Jacksonville, Florida

WM. W. FRAZIER

ISAAC BRERETON

FRAZIER & BRERETON

REAL ESTATE BROKERS

CITY PROPERTY SUBURBAN PROPERTY MORTGAGES AND RENTS

_ 111 WEST FORSYTH STREET 💳	=
-----------------------------	---

JACKSONVILLE,

FLORIDA



THOS G. HUTCHINSON, President Fellow American Association of Public Accountants M. A. McLAUREN, Secty-Treas, Phone 312, Board of Trade Building,

DAVID H. DOIG, Vice-President General Counsel

> JOHN A. HANSBROUGH, Mgr. Tampa, Fla., Office

Hutchinson Audit Co.

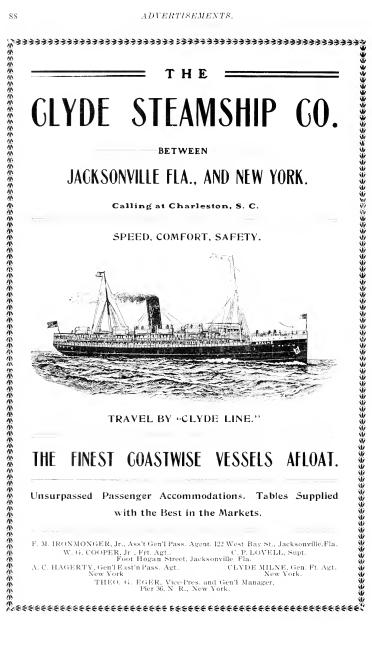
CAPITAL \$25,000.00

Public Accountants and Auditors

JACKSONVILLE, FLORIDA

We examine, audit, open, close, write up and design books, and install simpler and accurate systems for corporations, partnerships, Executors', Administrators', Trustees', Bank, Cigar Factories, Saw Mills, Naval Stores, Capitalists' and Promoters' accounts.

COMPANIES INCORPORATED, ORGANIZED, CONSOLIDATED AND INITIAL PROBLEMS CONDUCTED.



MERCHANTS & MINERS TRANSPORTATION CO.

Steamship Lines

BETWEEN

SAVANNAH, GA.
BALTIMORE AND PHILADELPHIA,
NORFOLK, VA.,
BOSTON AND PROVIDENCE.

Steamers New, Fast and Elegant.

Accommodations and Cuisine Unsurpassed. Best route to Travel and Ship your Freight between

NORTH and SOUTH.

SEND FOR BOOKLET.

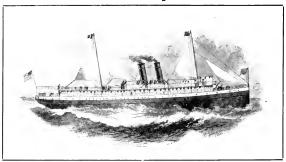
H. C. AVERY, Commercial Agent.

JACKSONVILLE, FLA.

J. C. WHITNEY, 2nd V. P. & T. M. W. P. TURNER, G. P. A. General Offices, Baltimore, Md.

"FINEST COASTWISE TRIPS IN THE WORLD."

Havana, Nassau, Port Tampa, Miami, Key West



VIA

THE PENINSULAR AND OGGIDENTAL STEAMSHIP GO.

Delightful Winter Trips on Summer Seas

Port Tampa and Miami

Nassau, Key West and Havana.

Frequent Sailings. Fast and Fine Steamships. FOR PARTICULARS, RATES, PASSENGER OR FREIGHT.

APPLY TO

CHAS. L. MYERS, Manager. P. J. SAUNDERS.

JACKSONVILLE, FLORIDA.

Traffic Agent,

Independent Line Steamers

ST. JOHNS RIVER DIVISION.

Steamer leaves foot Laura street daily, Sunday excepted, at 2:30 P. M.

Mandarin, Orange Park, Hibernia, Magnolia, Green Cove Springs and Way Landings.

TAMPA DIVISION.

Steamers leave Fuller's Wharf 7:30 A. M. and 3:30 P. M.

St. Petersburg and all points on Manatee River and Terra Ceia Bay.

H. D. DeGROVE,

W. R FULLER,

Supt. St Johns River Division.

C. E. GARNER, President and Gen'l Mgr.

GENERAL OFFICES, JACKSONVILLE, FLA.

Wilson & Toomer Fertilizer Company

JACKSONVILLE, FLORIDA.

Factory, TALLEYRAND AVE. Office, VIADUCT.

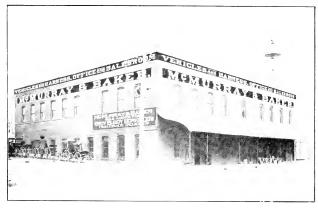
Dealers in Agricultural Chemicals and Manufacturers of the Famous

IDEAL FERTILIZERS ALWAYS RELIABLE

Write to us for circulars, prices and discounts.

McMURRAY @ BAKER.

Wholesale and Retail
VEHICLES AND HARNESS, CARRIAGE AND WAGON MATERIAL,
Bay and Liberty Sts. JACKSONVILLE, FLA



Office and Salesroom of McMurray & Baker
McMurray & Baker—This company, with factory and salesrooms at the corner of Liberty and
Bay streets, are Manutacturers' Agents and Jobbers in Carriage and Wagon Material.

1875

T. MURPHY.

JACKSONVILLE MACHINE & IRON WORKS.

610 TO 617 EAST BAY ST ...

JACKSONVILLE, FLA.

1905

Steamboat, Saw Mill and Rail Road repairs; Iron and Brass Foundry, Machine and Pattern Shops. Special facilities for prompt repair work.

McMILLAN BROTHERS, SOUTHERN COPPER WORKS,

MANUFACTURERS OF TURPENTINE STILLS AND GENERAL METAL WORKSOffice and Works: 743 East Bay Street.

POSTOFFICE BOX 525

WORKS AT

-

Savannah, Ga. Fayetteville, N. C.
Mobile, Ala. Jacksonville, Fla.

Jacksonville, Florida.







EVERETT HOTEL

EUROPEAN PLAN =

GEO. H. MASON, Manager.

Its central location makes it especially adapted to the requirements of business men. \mathcal{Q} \mathcal{Q} \mathcal{Q} \mathcal{Q} \mathcal{Q} \mathcal{Q} \mathcal{Q}



Florida Bank and Crust Company



፟፟ቝጜጜጜጜጜጜጜጜጜጜጜጜጜጜ

Capital \$1,000,000.00 Deposits \$2,000,000.00

Jacksonville, Florida

State, County and City Depositoru &

C. E. GARNER. President C. B. ROGERS. Vice-President

ARTHUR F. PERRY. Vice-Presid

W. ALBERT REDDING. Secretary and Cashier

FRANCIS P. FLEMING, JR., Trust Officer



Choroughly Equipped Crust Department

COMMERCIAL BANKING,

SAVINGS DEPARTMENT

GENERAL BANKING.

SAFE DEPOSIT BOXES

ESTABLISHED OVER HALF A CENTURY

THE H. & W. B. DREW ... COMPANY...

STATIONERY, PRINTING
LITHOGRAPHING
STEEL DIE STAMPING
STEEL AND COPPER
PLATE ENGRAVING

-- MAKERS OF =

FINE CUSTOM BLANK BOOKS

Our Product in This Line Cannot Be Excelled.

COMPLETE OFFICE EQUIPMENTS

TYPEWRITERS, DESKS

FILING CABINETS

BOOKCASES, ETC., ETC.

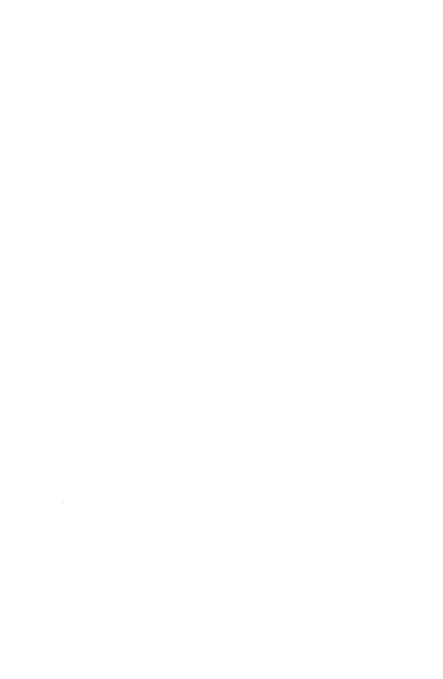
LOOSE LEAF SYSTEMS

FOR EVERY BUSINESS

THE H. & W. B. DREW COMPANY

45 - 47 - 49 WEST BAY STREET 116-124 WEST FORSYTH STREET

JACKSONVILLE :: :: :: FLORIDA



à			









